

CPBI Ontario Benefits Outlook –

Fraud Happens: How to Prevent it and What to do When You Can't

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On April 27, 2016, the annual Benefits Outlook featured an eye-opening discussion regarding benefits plan fraud. At *Fraud Happens: How to Prevent it and What to do When You Can't*, attendees heard from a panel of insurance company representatives Michele Madore (Green Shield Canada), Andrew Kautz (Great West Life) and Shelley Frolich (Sun Life) who discussed the latest trends in benefits plan fraud and what insurance companies are doing to detect, limit and respond to fraud. The great revelation of the morning was that it is nearly impossible to prevent benefits plan fraud, but the insurance companies have robust processes for detecting and responding to fraud when it happens.

The second half of the morning focussed on plan sponsor responses to benefits plan fraud. Mike Byerly, a consultant with SSP Canada, discussed the steps taken when SSP were informed of an instance of fraud under their plan and Amanda Hunter, a partner with Hicks Morley, provided insights from legal cases in which employers have taken disciplinary action as a result of benefits plan fraud.

This is an important and timely topic and attendees were very engaged and had numerous questions for the speakers. It is clear that there remains lots to learn regarding benefits plan fraud, as the schemes themselves are ever-evolving.