

Patients, Don't Break the Law!

**It is unlawful to routinely avoid paying your copay, deductible or coinsurance payments...
*even if your doctor allows it.***

Unless you complete a "Financial Hardship" form and qualify for financial assistance under Federal Standards, you may **NOT** routinely evade paying your responsibility portions for medical care as outlined in your insurance plan **even if your doctor allows it.** You both may be charged for breaking the law. This includes services deemed as "professional courtesy" and "TWIP's - Take what insurance pays".

Failure to comply places you in violation of the following laws:

- **Federal False Claims Act**
- **Federal Anti-Kickback Statute**
- **Federal Insurance Fraud Laws**
- **State Insurance Fraud Laws**

Failure to comply may result in civil money penalties (CMP) in accordance with the new provision section 1128 A(a)(5) of the Health Insurance Portability and Accountability Act of 1996 [section 231(h) of HIPAA]. Exceptional cases do apply. Please see contact info below for more information.

For any questions please contact:

Office of Inspector General
Department of Health and Human Services:

-by phone: 202 619-1343

-by fax: 202 260-8512

-by email: paffairs@oig.hhs.gov

-by mail: Office of Inspector General

Office of Public Affairs

Department of Health and Human Services

Room 5541 Cohen Building

333 Independence Avenue, S.W.

Washington, D.C. 20201



Joel Schaer

Office of Counsel to the Inspector General

202 619-0089