

2019 Ohio Joint Insurance Fraud Seminar



March 20, 2019

Bridgewater Banquet and Conference Center

10561 Sawmill Pkwy., Powell, OH 43065 • (614) 734-9800



PURPOSE:

The Ohio Chapter of the National Society of Professional Insurance Investigators (NSPII), the National Insurance Crime Bureau (NICB), the Ohio Chapter of the International Association of Special Investigation Units (IASIU), Ohio Auto Theft Investigators Association (OATIA) and The Ohio Department of Insurance Fraud Division join forces again to present this year's **2019 Ohio Joint Insurance Fraud Seminar**.

You will get to choose between different topic sessions. Please pay attention to the program schedule and registration when signing up for your classes.

HISTORY OF ORGANIZATIONS:

Established in 1997, the **Ohio Chapter of NSPII** is comprised of investigators, insurance claims personnel, attorneys, forensic experts, police, firefighters, educators and retirees dedicated to the further refinement of investigative ideas, procedures, techniques and professionalism through education and fellowship. Active in the fight against insurance fraud, the Ohio Chapter sponsors a full-day seminar to inform and encourage its members to strive toward the highest degree of expertise in the areas of insurance fraud recognition, prevention and investigation.

With over a 100-year heritage, **NICB** is the nation's premier not-for-profit organization dedicated exclusively to fighting insurance fraud and vehicle theft. NICB was formed in 1992 from a merger between the National Automobile Theft Bureau (NATB) and the Insurance Crime Prevention Institute (ICPI). Since their founding, NICB has evolved dramatically into a results-driven 21st century organization. Today, their membership includes more than 1,100 commercial and personal line property/casualty insurers, workers' compensation insurers, self-insured organizations, car rental companies, parking garages and public transit authorities. Beyond their membership, their 300+ employees work with law enforcement agencies, technology experts, government officials, prosecutors, international crime-fighting organizations and the public to meet their mission and deliver customer value.

The **International Association of Special Investigation Units (IASIU)** is a non-profit organization dedicated to (1) promoting a coordinated effort within the industry to combat insurance fraud; (2) providing education and training for insurance investigators; (3) developing a greater awareness of the insurance fraud problem; (4) encouraging high professional standards of conduct among insurance investigators; and (5) supporting legislation that acts as a deterrent to the crime of insurance fraud.

The **Ohio Auto Theft Investigators Association (OATIA)** officially started in 1981 when a group of law enforcement officers and insurance company investigators organized to provide an association for those professionals who investigate auto theft related crimes and insurance claims.

The organization's goal is to provide free or low cost professional training and enhance communication efforts between all members. Our officers and board of directors are elected every two years by our active membership and are professionals from all areas of the auto theft investigation field.

Membership in the organization is limited to those professionals in the field of auto theft investigation and prevention.

OATIA's most effective weapon to combat the crime of auto theft is cooperation and training, including participation with the International Association of Auto Theft Investigators. Through seminars, meetings, and outreach, OATIA's members receive training and resources that are on the cutting edge of technology. Trends in auto theft are reviewed on local and statewide impacts.

Through meetings like these, members become acquainted with each other around the State of Ohio and our border states resulting in case solutions and prosecution. OATIA provides a forum for members to pool resources in order to achieve our common interests and better serve our communities.

The **Ohio Department of Insurance Fraud Division** is a criminal justice agency charged with conducting investigations into suspected insurance fraud and other crimes involving insurance. The Fraud Division has state-wide investigative authority and frequently works with law enforcement and prosecutors from all levels of government. On a yearly basis, the Fraud Division receives over 4,000 complaints and initiates over 200 criminal investigations. While the majority of the complaints received at the Fraud Division come from insurance companies, referrals are also received from law enforcement and other state regulatory agencies as well as from members of the general public. The majority of Fraud Division investigations involve staged accidents, inflated claims, arson for profit, agent theft, and billing for services not rendered by health care providers.

CONTINUING EDUCATION:

The following accreditations have been applied for: **CLE in Kentucky and Ohio**

HOTEL INFORMATION



Hampton Inn Columbus/Dublin

3920 Tuller Road
Dublin, OH 43017
(614) 889-0573

We have a small block of rooms reserved at the Hampton Inn Columbus/Dublin for \$99.00 plus tax. Group Name - **NSPII**; Group Code - **NSP**. Reservations can be made on-line by going to the following web page: https://hamptoninn.hilton.com/en/hp/groups/personalized/C/CMHNWHX-NSP-20190319/index.jhtml?WT.mc_id=POG

SEMINAR PROGRAM:

7:00 a.m. – 8:00 a.m. – Breakfast and Registration

7:30 a.m. – 7:50 a.m. – Welcome

8:00 a.m. – 9:45 a.m. – Topics 1, 2, 3

9:45 a.m. – 10:00 a.m. – Break

10:00 a.m. – 11:45 a.m. – Topics 3, 4, 5

12:00 p.m. – 12:45 p.m. – Lunch

1:00 p.m. – 2:45 p.m. – Topics 6, 7, 8

2:45 p.m. – 3:00 p.m. – Break

3:00 p.m. – 4:45 p.m. – Topics 8, 9

Topic 1: Health Care Fraud Long-Term Care Investigations Time: 8:00- 9:45 a.m.

The Health Care Fraud section of the Ohio Attorney General's Office investigates both allegations of Medicaid Provider Fraud, as well as crimes such as patient abuse, neglect, and misappropriation in Ohio's long-term care facilities. Today's presentation will focus on our long-term care facility investigations, our statutory authority, and case examples.



Charles Angersbach,
Special Agent Supervisor
Ohio Attorney General, Health Care Fraud
Columbus, OH



Christine Haenszel,
Assistant Special Agent in Charge
Ohio Attorney General, Health Care Fraud
Columbus, OH

Topic 2: How to Work With Vendors: A Vendor Expert Panel Time: 8:00- 9:45 a.m.

Insurance companies often use various third-party vendor experts, such as attorneys, Origin & Cause (O&C) experts, or biomechanical engineers to assist in gathering evidence and interpreting data pertinent to investigations. While you may have heard about these experts, do you really know what they do? Attend our vendor expert panel and be introduced to a variety of third-party experts, discuss what they specialize in, and how their specialty can be beneficial to your investigation.



Candace E. Padgett, CFE, FCLS
(Moderator)
Safe Auto Insurance
Columbus, OH



Tom Angst, CFI, CFEI
Jack Ward Fire Consultants, LLC
Hamilton, OH



Zachary F. McCune, Esq.
Rolfes Henry Co., L.P.A.
Cincinnati, OH



Mark Sargent, CFEI, CVFI, CFII
Motor Vehicle Forensic Services
Parma, OH



Robert D. Vaccari, CPA, CFE
Ingardus
Loveland, OH

Topic 3: Missed Opportunities in Fire Investigations Time: 8:00- 9:45 a.m. and repeats from 10:00-11:45 a.m.



Beyond the specific identification of origin and cause in a fire, we have the responsibility to assist in criminal and civil proceedings. This presentation discusses the importance of information gathering, initial and follow-up interviews, what is in plain sight, trash diving, research and more. It is what NFPA 921 identifies as Collecting the Data and Analyzing the Data.

Genevieve Bures, CFI
Bures Consultants, Inc.
Berea, OH

Break: 9:45 - 10:00 a.m.

Topic 4: Chiropractic Policies and Procedures Never Change Time: 10:00-11:45 a.m.

This topic will discuss and address the various billing practices demonstrated by chiropractors in the current market. We will look over and discuss the various billing codes and different modalities as well as common treatment patterns being used at this time. There will be a focus placed on the use of multiple CPT codes as well as why MRI studies performed are generally not warranted clinically.



Tyler Hull, Esq.
Rolfes Henry Co., L.P.A.
Cincinnati, OH



Kenneth A. Jenkins, D.C.
Jenkins Independent
Chiropractic Exam, Inc.
Hilliard, OH

Topic 5: (Legal Panel) Break Bad: Same Problems - Different Solutions

Time: 10:00-11:45 a.m.

Governmental authorities have implemented several statutes to assist with combating health care fraud, such as Health Care Fraud Statute, False Claims Act, Anti-Kickback Statute, Exclusions Provisions, and Civil Monetary Penalties Law. Unfortunately, these statutes all deal specifically with Medicare or Medicaid patients and do not contain provisions permitting private causes of action. However, insurance companies have the ability to confront fraudulent bills by using these statutes as evidence of what is considered as fraud/improper.



Robert S. Roby, Esq.
(Moderator)
Curry, Roby & Mulvey Co., LLC
Columbus, OH



Michael E. Jacobs, Esq.
The Cincinnati Insurance Co.
Fairfield, OH



Michael J. Manahan, Esq.
Rohrbachers Cron Manahan
Trimble & Zimmerman Co., L.P.A.
Toledo, OH



Patrick Schomaker, Esq.
Rolfes Henry Co., L.P.A.
Cincinnati, OH



Allyson Spivey, Esq.
Curry, Roby & Mulvey Co., LLC
Columbus, OH

Lunch: 12:00-12:45 p.m.

Topic 6: Investigating Agent Misconduct

Time: 1:00-2:45 p.m.

In order to ensure all license holders are abiding by Ohio's insurance laws, the Fraud & Enforcement Division of the Ohio Department of Insurance conducts both administrative and criminal investigations into alleged agent misconduct. Join members of the division's management team as they discuss the common allegations associated with agent misconduct, the manner in which agent misconduct investigations are conducted and the consequences license holders may face from both an administrative and criminal standpoint.



David Barney
Chief of Fraud & Enforcement
Ohio Department of Insurance
Columbus, OH



Michelle Rafeld
Assistant Director of Fraud & Enforcement
Ohio Department of Insurance
Columbus, OH



Topic 7: Small Business, Big Target, a Look at Fraud in Commercial Casualty Claims

Time: 1:00-2:45 p.m.

Commercial Casualty Fraud is a big problem but yet, is often overlooked by insurance companies. However, with many carriers focusing on growing their commercial business, now is the time to become familiar with red flags that are often times present early on in the claim process, and the steps that need to be taken early on in the claim process to help reduce a carrier's exposure to potential fraudulent claims.

Mr. Bodge and Ms. Riley have extensive experience in detecting and handling commercial casualty claims and will be sharing their vast knowledge on handling these claim investigations from start to finish and showing how important it is for the claim associates to recognize possible issues and getting SIU involved.



Steve Bodge, CFE, CIFI, SCLA, WCLA
Nationwide Insurance
Washington, WV



Raejene L. Riley
Grange Insurance Co.
Columbus, OH

Topic 8: Human Trafficking Time: 1:00-2:45 p.m. and repeats from 3:00-4:45 p.m.

This presentation will provide a general overview of human trafficking in the State of Ohio. It will cover definitions of human trafficking and awareness of such activity. Available resources will be discussed and provided. The presentation will further outline examples of the law enforcement response to human trafficking, such as tips, undercover operations, and investigations. We will discuss current intelligence within the state and what is expected in the future. Attendees will have a better understanding of what human trafficking is, how to identify it, and how to appropriately respond.



Alyssa Newell
Ohio State Highway Patrol
Ohio Department of Public Safety
Columbus, OH



Sophia Papadimos
Anti-Trafficking Coordinator
Ohio Department of Public Safety
Columbus, OH

Break: 2:45 - 3:00 p.m.

Topic 9: Every Moment Matters: Tips for Conducting Effective Interviews

Time: 3:00-4:45 p.m.



Jason P. Walker, Esq.
Rolfes Henry Co., L.P.A.
Cincinnati, OH

This presentation will discuss the importance of effectively interviewing individuals in the context of an insurance claim investigation, and will focus on recorded interviews. A solid understanding of the purpose of the interview (as it relates to the underlying investigation), knowing what problems to expect, and the importance of preparation, are key factors in determining the effectiveness of an interview. The presentation is relevant to anyone who regularly interviews insureds, claimants, witnesses, and other individuals.

Registration Form

For each session, please indicate on the line next to the Topic # your 1st and 2nd choices for each session by placing a 1 or 2 on the line.

(8:00 a.m. – 9:45 a.m.)

Morning 1st Session: Topic #1: _____ Topic #2: _____ Topic #3: _____

(10:00 a.m. – 11:45 a.m.)

Morning – 2nd Session: Topic #3: _____ Topic #4: _____ Topic #5: _____

(1:00 p.m. – 2:45 p.m.)

Afternoon – 1st Session: Topic #6: _____ Topic #7: _____ Topic #8: _____

(3:00 p.m. – 4:45 p.m.)

Afternoon – 2nd Session: Topic #8: _____ Topic #9: _____

Lunch: Yes _____
No _____

Name (Please Print or Type)

E-Mail Address

Company

Address

City

State

Zip

Telephone

___ NSPII ___ IASIU ___ NICB ___ OATIA ___ The OH Dept. Ins. Fraud Div. ___ Non-Member

Enclosed is my check for: _____ \$100.00 – Member of NSPII, IASIU, NICB, OATIA
_____ \$125.00 – Non-Member
_____ \$50.00 – Public Sector Investigator/Law Enforcement

REGISTRATION DEADLINE: March 4, 2019. NO REFUNDS ISSUED AFTER THIS DATE.

NOTE: ALL REGISTRATIONS MAILED OR RECEIVED AFTER MARCH 4, 2019 MUST ADD A \$25.00 LATE FEE TO THE REGISTRATION FEE

Make Seminar registration checks payable to NSPII. Mail check and Registration Form to: Mary Beth Robinson, NSPII, P.O. Box 88, Delaware, OH 43015. If paying by credit card, fill out the table below and fax (740-369-7155) or e-mail (nspii@nspii.com) it to the attention of Mary Beth Robinson, NSPII.

Cardholder Name:

Account Number:

Card Type: Visa / MC / AMEX Expiration Date: CVV/CVC (3 digit # on back of card):

Cardholder's Billing Address w/zip code:

Signature:

Inquiries: Mary Beth Robinson (1-888-677-4498).

Mary Beth Robinson
NSPII
P.O. Box 88
Delaware, OH 43015

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STANDARD
US POSTAGE PAID
COLUMBUS, OH
Permit No. 2609



Presented By:

**NSPII-Ohio Chapter, NICB, Ohio Chapter of IASIU, OATIA,
The Ohio Department of Insurance Fraud Division**

