

## **CASE STUDIES OF INAPPROPRIATE MEDISHIELD LIFE CLAIMS<sup>1</sup>**

### **Case Study 1: Doctor Overcharging through Submission of Multiple Overlapping Surgical Codes**

#### **Case Details**

CMO detected a case of a doctor who used multiple TOSP surgical codes to charge for performing a surgery to remove the tumour from a patient with stomach and intestinal cancer. Ten TOSP surgical codes were submitted, more than what was appropriate, and hence the bill was significantly inflated, resulting in higher MediShield Life payouts.

#### **Investigation**

Case notes were requested from the doctor and medical institution. A Specialist Panel appointed by the MediShield Life Council reviewed the claim.

#### **Panel Decision**

The Panel agreed that the surgery was medically appropriate, but found the following inappropriate:

- a) The doctor submitted a claim with 10 codes when only four were warranted;
- b) Charges had been inflated through the use of multiple overlapping codes, i.e., the doctor had claimed for several additional TOSPs on top of the main procedure for the removal of the tumour; and
- c) Total charges from the inappropriate items or codes amounted to more than \$95,000.

#### **Key Learning Points**

- a) Submission of multiple overlapping codes is inappropriate and can result in higher bills for the patient, leading to additional out-of-pocket payments and unnecessary MediSave withdrawals. The subsequent higher insurance payouts will also eventually result in higher premiums for all.
- b) Patients should be aware that it is inappropriate for doctors to inflate surgical bills. For more information on what to discuss with your doctor, visit: <https://go.gov.sg/costfinance>.

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<sup>1</sup> The cases have been generalised to protect the patient's identity.

## **Case Study 2: Inappropriate Treatment**

### **Case Details**

The patient presented with blurry vision and long-sightedness. The doctor proceeded to perform cross-linking surgery (two-step procedure using eye drops and UV light) and submitted the following codes under the diagnosis of keratoconus (thinning of the cornea):

- a) Collagen cross-linking for corneal ectasia (treatment of eye drops and UV light);  
and
- b) Photorefractive/therapeutic keratectomy (laser eye surgery).

### **Investigation**

Case notes were requested from the doctor and medical institution. A Specialist Panel appointed by the MediShield Life Council reviewed the claim.

### **Panel Decision**

The panel assessed that the claim was inappropriate as:

- a) The patient had cataracts, which should be treated with cataract surgery;
- b) The doctor submitted a claim for cross-linking surgery, which was not the right treatment for the patient's cataracts; and
- c) Total charges from inappropriate items or codes amount to more than \$5,600.

### **Key Learning Points**

- a) Patients should discuss their condition with their doctor to gain a better understanding of how it could be appropriately managed before proceeding with surgery. This discussion prevents exposing oneself to unnecessary medical risks.
- b) If patients have doubts regarding their condition and treatment, a second opinion should be sought.
- c) MediShield Life does not cover medically unnecessary or inappropriate procedures and doctors should not submit claims for these.

## **Case Study 3: Cosmetic Procedure Claimed as Therapeutic Treatment**

### **Case Details**

A doctor had submitted a claim for the repair of ptosis, also known as 'droopy eyelids'. The case was identified for possible falsification or misrepresentation of a cosmetic claim as a therapeutic claim.

### **Investigation**

Case notes were requested from the doctor and medical institution. A Specialist Panel appointed by the MediShield Life Council reviewed the claim.

### **Panel Decision**

The panel of relevant medical specialists assessed that the claims were inappropriate because:

- a) The criteria for droopy eyelids (ptosis) affecting visual function were not fulfilled;
- b) Panel concluded that surgery was done for cosmetic reasons; and
- c) The total charges from inappropriate items or codes amounted to more than \$10,000.

### **Key Learning Points**

- a) MediShield Life does not cover cosmetic procedures, except for reconstruction due to trauma and other disfiguring diseases.
- b) Patients should be advised by their doctors that cosmetic procedures will not be covered by MediShield Life or MediSave, and will need to be paid out-of-pocket by the patient.
- c) Correction for ptosis is eligible for MediSave or MediShield Life claims if the condition has resulted in the patient's visual function being affected.
- d) False health declarations or claims made by anyone constitute offences under the Central Provident Fund (MediSave Account Withdrawals Regulation) and MediShield Life Scheme Act Section 19.3. Offenders may be subject to a heavy fine and/or imprisonment.

## **Case Study 4: Overservicing – Performing Unnecessary Surgery or Procedure**

### **Case Details**

The patient presented with abdominal pain and a mass that was found in the lower area of the stomach. Further tests revealed noncancerous tissue growths (fibroids and a polyp) in the uterus. Pre-operative ultrasounds of the ovaries showed normal ovulation follicles (cyst-like). The doctor proceeded to remove the fibroids, polyp, and a small 'cyst' that was found during surgery.

### **Investigation**

Case notes were requested from the doctor and medical institution. A Specialist Panel appointed by the MediShield Life Council reviewed the claim.

### **Panel Decision**

The panel of relevant medical specialists assessed that the claims were inappropriate because:

- a) Removal of the cyst was not necessary as it was examined under microscope and found to be a naturally occurring 'follicular cyst' that usually forms after ovulation and will disappear with time. As these cysts were already seen on pre-operative ultrasounds and reported as ovulation follicles, it should not have been surgically removed; and
- b) The total charges from inappropriate items or codes amounted to more than \$9,900.

### **Key Learning Points**

- a) Conditions that can be treated with observation or non-surgical treatment should generally be treated as such in the first instance, unless there are medical reasons to perform the surgery.
- b) Patients should discuss treatment options available with their doctor before proceeding with surgery, to make an informed decision on their condition. This prevents exposing oneself to unnecessary medical risks.