

Fraud prevention

Too good to be true?

Discounts on orthopaedic footwear may cost benefits plans money

Who can blame someone for jumping at a good deal? In fact, usually plan members are encouraged to shop around and find the best price possible in order to save their benefits plans money. But you may not realize that in some provinces, incentives offered by podiatrists, chiropodists and pedorthists contravene the code of conduct for licensed orthopaedic practitioners. And by accepting those offers, plan members could be costing—instead of saving—their group benefits plans money.

Podiatrists and chiropodists are regulated by provincial Colleges or Associations, while pedorthists must adhere to the guidelines set by a national body, the College of Pedorthics of Canada. Each College/Association is a regulatory body whose mandate includes certifying its members and maintaining standards of practice. In provinces such as Ontario and Manitoba where an abundance of suppliers has created intense competition to attract new business, the provincial and national colleges have seen the need to set standards that prohibit the use of coupons, discounts, gratuity offers, special benefits and prizes. Licensed practitioners who offer these kinds of incentives to clients are defying the standards of practice and putting their credibility (and perhaps even their licenses) at risk. They may also be charging plan members more because the price of the incentive could actually be hidden in the price of the orthotics. When plan members pay higher prices, their coverage is exhausted faster, as is the plan sponsor's benefits budget. This has the potential to lead to a decrease in future coverage.

Plan members can help control costs and preserve coverage by being informed and staying involved. Plan sponsors are important players in plan member education, so encourage plan members to consider the following guidelines when shopping for orthotics.

- When selecting an orthopaedic supplier, choose a licensed practitioner who is qualified to perform orthopaedic assessments—such as a podiatrist, chiropodist or pedorthist—and who's in good standing with the appropriate College. Remember, just because a practitioner uses a designation (e.g. D.Ch. DPM), this doesn't guarantee that he or she is actually licensed and in good standing with the College. To find out if a practitioner is licensed, contact your provincial regulatory body. The College of

Pedorthics of Canada can be reached by calling 1-866-819-4354 or through their website at www.cpedcs.ca

- Decline incentive offers from all orthopaedic practitioners and suppliers.
- If offered a coupon or discount, inform your plan administrator or contact Manulife Financial's fraud hotline at 1-877-481-9171 or e-mail gb.investigative.services@manulife.com
- Remember that your benefits coverage is intended for medically necessary orthotics. Orthotics for sports, recreational activities or solely for comfort are not eligible under your plan. Over-use and misuse of orthopaedic benefits can also lead to higher premiums for your employer which can, in turn, affect your future benefits coverage.

These regulators can provide more information on standards of practice.

Province	College/Association	
British Columbia	British Columbia Association of Podiatrists (BCAP)	(604) 602-0400 www.foothealth.ca
Alberta	Alberta Podiatry Association (APA)	(780) 453-5883 www.albertapodiatry.com
Saskatchewan	Saskatchewan Association of Chiropodists (SAC)	(306) 691-6405
Manitoba	College of Podiatrists of Manitoba (COPOM)	(204) 942-3256 www.copom.mb.ca
Ontario	College of Chiropodists of Ontario (COCOO)	(416) 542-1333 or 1-877-232-7653 www.cocoo.on.ca
Quebec	Ordre des podiatres du Québec (OPQ)	(514) 288-0019 or 1-888-514-7433 www.ordredespodiatres.qc.ca
New Brunswick	New Brunswick Podiatry Association	(506) 632-9422



Submitting an orthotics claim? Be sure to include:

1. A completed Extended Health Care claim form.
2. A copy of the recommendation or referral from a licensed physician, podiatrist or chiropractor, including the medical condition requiring the use of the orthotic appliance.
3. Copies of the biomechanical examination and gait analysis performed (available from your practitioner).
4. A description of the process used to create the orthotics, including the casting technique and raw materials used (also available from your practitioner).
5. The receipt confirming the orthotics have been dispensed and paid for in full.

e Benefit News

Virtual knee surgery

Some patients undergoing medical procedures don't always get the amount of information they want and need before the procedure takes place. This can lead to unrealistic expectations and much unnecessary worry, concern and fear—both before and after the procedure is performed.

Many of these patients turn to the Internet to fill the information gap, and at least one website is providing education in a way that is more interactive and entertaining than most articles, books or even doctors are able to match.

The Virtual Knee Surgery website (www.edheads.org/activities/knee/index.htm) is an e-learning resource intended for classroom use by students in grades 7 and above. However, the content, graphics and powerful interactive learning opportunities are certain to appeal to just about everyone (at least those who don't already hold a medical degree), especially individuals facing the prospect of surgery in the near future.

Beginning at the hospital registration desk, every step in a typical knee replacement surgery is explained. Visitors to the site are involved in making decisions and performing tasks such as taking vital signs, checking x-rays, cutting bone and eventually suturing or stapling the incision (hint: sutures cause less scarring). Tasks are often followed by short questions that keep the virtual surgeon focused on the job and reinforce the information being taught, a technique that works well in web-based learning situations. Along the way, tools and components with names like patellar jig, femoral component and the ol' fashioned mallet are put to good use.

At the end of the procedure, the patient is wheeled off for three days of in-hospital recovery followed by three to eight weeks of therapy learning to use the new knee (good for about 36 million steps).

Some of the content on the site isn't suited to those who faint at the sight of exposed bone, muscle and blood, especially the photo gallery of images taken during actual surgeries. But squeamishness aside, the site is an excellent example of how the Internet can be used to bring the public right into the operating room and more fully educate and engage patients in their own health and medical care. And by that measurement, virtual knee surgery is a successful operation.