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## Insurance Fraud in Tampa Area is; Easier than ordering a Pizza? Part 3, The Final part

The “*PIP Looter Clinics*” in Tampa Bay



[www.TheFraudAlertTeam.com](http://www.TheFraudAlertTeam.com)

Insurance fraud is booming in Tampa Bay. PIP, personal injury protection, is the coverage that pays for medical treatment. A very small percentage of treatment clinics and medical practitioners, AKA “*PIP Looter Clinics*”, abuse this coverage. They see PIP as their personal unlimited ATM machine with a pin number of “loot”. They loot PIP at will. PIP offers up to \$10,000 for payment of medical claims, lost wages and funeral expenses. Even with a limit on the coverage, the medical billing and looting does not always stop at \$10,000. This is a continuation of my meeting with Chris Foley, an officer of the Fraud Alert Team and Vice President of Bruner’s Insurance agency. We met for lunch and spent almost two hours at **Lupton’s Buffet** in Temple Terrace.

Currently **PIP Looter Clinics** are costing Florida motorists an extra \$300 per year in higher premiums. Stage automobile accidents and fake medical treatment claims are the reasons. In Florida there isn't any standard to what medical treatments costs. So basically medical clinics and practitioners charge what they want to. In 2010, the average PIP claim was \$8,137. This typically depletes PIP coverage. Well not really, there is still left \$1, 863 for lost salaries and funeral expenses. This figure, \$8,137, was greatly influenced by medical treatment. In 2007 the average medical claim payments accounted for 97% of an insurance PIP coverage. That left 3% (\$300) for other PIP benefits.

The PIP Looter Clinics act and operate like the PIP coverage is an entitlement for them to loot. Within a very short period of time and with few medical treatments, the insurance money is all used up. With a constant stream of new fake automobile accident victims, the good times just keep on rolling.

Often clinics have told patients, both crooked and even 'non-fraud patients' to sign blank pages of treatment forms. Patients rarely question the instructions of medical professionals. These forms were later filled in and submitted to insurance companies for payment.

In Florida medical claims, because of fraud, are as much as 43.2% higher than the national average. In many instances little or no services are performed at these clinics riddled with fraud.

Here some examples of disparity in treating accident victims;

	<u>In Florida</u>	<u>National average (other No-Fault states)</u>
General Practitioner	\$ 2,992	\$ 817
Chiropractor	\$ 6,358	\$ 2,069
Alternative provider	\$ 3,546	\$ 2,226
X-Rays	\$ 845	\$ 490
CT-Scan	\$ 4,652	\$ 2,344
	<hr/> \$18, 393	<hr/> \$7,946

As the figures indicate Florida, particularly Tampa Bay, is a place be to commit insurance fraud. Having a medical license is actually a license to open a medical facility to “loot” the PIP policies of criminals and unsuspecting non fraud auto accident victims.

I am not calling for the government to tell any business what they should charge. But in Florida medical treatment in many cases are 250 Plus % higher on some treatments than the national averages. It's time to take a closer look at standardization of costs. When these higher costs by PIP Looters cause every motorist to suffer and pay more, there should be a strong consideration for setting reasons costs.

How does the public distinguish a PIP Looter Clinic from a legitimate medical clinic? That is really a tough call to make. One good indication might be; if on your first visit the clinic immediately starts having you to sign blank forms, ordering a CT-Scan, X-Rays and refers you to a chiropractor.

The Hillsborough County, FL Commission recently passed an ordinance designed to stop the clinics from looting PIP polices. The primary focus was to put a greater responsibility on the doctors, their bank accounts, and to give law enforcement more inspection powers. There will also be mandatory record keeping and reporting.

Will this new ordinance stand a court challenge? Will the clinics find clever ways of working around this new ordinance? Or better yet will the bad guys just pack up shop and move to another county.

Ultimately stopping insurance fraud will require a strong state law. With all the well finance lawyer and medical lobbyist in Tallahassee, this could be a difficult task.

Good medical treat facilities are getting a black eye because of PIP Looter Clinics.

Hey lets time this, check your clock, and order a pizza. See if it is delivered before there is an auto accident? Check with the sheriff department and see if there was an accident around the time you ordered your pizza?

Chris Foley and the insurance agent members of The Fraud Alert Team are aggressively determined to stop insurance Fraud State wide. The Fraud Alert Team is very organized, very focused and energized. Their victory in getting Hillsborough County to enact an anti-insurance ordinance is a sign of their dedicated efforts. This victory will definitely help a statewide effort.

The time I spent with this group was an eye opener to the severity of this problem that affects all drivers in Florida to the tune of \$300 per year in padded additional insurance premiums.



Ceci Wise, Great Florida Insurance

Now back to my insurance agent, Ceci Wise. As a result of my research for these series articles on Insurance Fraud in Tampa, I am convinced that she and her insurance carriers are not the culprits of higher automobile insurance. How much more my insurance will rise in the coming years because of insurance fraud is anyone's guess. I am very happy that The Fraud Alert Team is out there fighting insurance for all the motorists of Florida.

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