

Fighting
Fraud &
Corruption

LOCALLY

Fraud awareness

Finance and Direct Payment Teams

[Insert
organisation
logo here]



What is social care fraud?

Social care fraud is fraud perpetrated against councils and other public bodies, which involves people dishonestly obtaining social care funding that they are not entitled to.

This can be direct or indirect and anyone can commit social care fraud.



Cost of fraud

Fraud is estimated to cost the public sector £40 billion annually

Loss to local government is estimated to be £7.8 billion

Adult social care is a high-risk area of fraud due to the fact it is means tested and is a high spend area for local authorities



Impact of fraud

Financial

Physical health

Mental health

Loss of independence

Relationship
breakdown

Impact on resources

Affects future care
provision

Funding organised
crime



Types of fraud

Direct payment fraud

Financial abuse

False claims

Deprivation of
capital/assets

Undeclared
capital/income



Direct Payment Fraud

Misuse of direct payment money

Exaggerated or falsified claims by
PAs or care agencies

Exaggerated or falsified care
needs

Timesheet fraud



Hertfordshire woman jailed for defrauding council in £600,000 care payments scam

Couple who appeared on This Morning jailed for role in £600k fraud of Hertfordshire County Council

News • Local News • Crime

Benefit cheat nan became one of region's highest earners after £1million fraud

The 65-year-old was making more than six times the salary of an average person while pretending to be blind and disabled

1st March 2021

Woolwich woman jailed for defrauding Greenwich Council

A 49-year-old woman has sentenced to 12 months imprisonment for defrauding Greenwich Council of thousands of pounds.

The woman, from Woolwich, was employed to care for her elderly father, receiving nearly £10,000 in Direct Payments which she called "holiday money", when it turned out the father had been living in Somalia.



Direct payment fraud

Warning Signs

- Appears to require more care than is being received
- Increased levels of anxiety/depression, withdrawal from social groups, self-neglect
- Friend/family member appears controlling not allowing them to speak
- Regular cash payments



Direct payment fraud

Warning Signs

- Signs of false or exaggerated care needs
- Regularly cancelling appointments
- Making payments to carers for expenses/ purchase of goods
- Overpaying carer – requesting refund to another account
- Main carer is part of the family



Undeclared capital and income

Undeclared pensions or other
income sources

Undeclared property ownership or
other capital assets

Undeclared ISAs or other capital
sources

Changes of circumstances not
declared



14th October 2019

Son admits £86,000 care fees fraud

A SON carried out a £86,000 fraud on the public purse over his mother's care fees, York magistrates heard.



Deprivation of capital

- Civil matter
- Transfer of capital or assets to avoid care fees
- Can constitute fraud if have lied about it
- Money can be recovered from third parties via Section 70 of the Care Act



Financial Abuse

- Theft/misuse of money, often by a trusted friend or family member
- People suffering from financial abuse often lack capacity and are unaware of what is happening
- Often has financial impact on council



NEWS

25th January 2018

'Greedy' pensioners from Thirsk jailed after £166,000 spending spree

March woman behind bars for stealing £10,000 from elderly couple - she was caught spending cash on scratch cards and gambling vouchers

24th October 2019

Gambling addict fleeced OAP out of nearly £7,000 after offering to help her during hospital stay

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Financial abuse

Warning signs

- Unexplained transfers/bank withdrawals
- Unexpected purchases
- Unable to evidence expenditure
- Not having possession of their bank cards
- Inability to access or check bank accounts and bank balance
- Lack of money to pay for essentials such as rent, bills and food



Financial abuse

Warning signs

- Personal possessions go missing from home
- Suspicious changes in will/power of attorney
- Increased anxiety/depression, withdrawal from social groups, self-neglect
- Changes in behaviour or isolation and withdrawal from friends and family
- Friend/family member appears controlling
- Changes or deterioration in standards of living e.g. not having items or things they would usually have or things they need



Safeguarding

Social care

Finance

Legal

Care Provider

Advocate

Fraud

Police

OPG



False claims

Timesheets

Mileage claims

Invoices

Bank statements



Amateur actress who faked dementia and hid father's death to claim £750,000 in benefits is jailed

29th July 2019



False care claims

Warning Signs



- Carers asked to run errands rather than provide care
- Lack of contact with/evidence of carer
- Lack of expected symptoms
- Signs of exaggerated need (or no need at all)
- Reluctance to see a medical professional
- Inconsistencies on invoices and timesheets
- One person insisting on covering all the shifts of the service user
- Carer constantly claiming overtime hours
- Invoicing when service user is on holiday or in hospital



Common signs of fake documents

- Inconsistency in dates on bank statements – e.g. end date of statement doesn't match dates of transactions
- Balances and transactions don't match up
- Inconsistency in font type/size – can suggest something has been typed over
- Lack of detail on transaction details
- Bank logo or appearance of statement not looking right
- Timesheets and invoices not matching up for care provided
- Contact details on invoices not being correct
- Timesheets showing one or more carers working excessive hours



How can you help to prevent fraud?

Regular and thorough monitoring of direct payments

Ensuring forms and declarations are robust

Thorough checking of bank statements and financial proofs

Promptly report any suspicions to the relevant team



What to do if you suspect fraud

Trust your instinct

Document your concerns

Refer your suspicions

Talk to a manager

Do not try and investigate

Don't be afraid to ask questions



How to report fraud

[Add your organisations internal audit details here]

[Add your corporate fraud teams details here]

[Add a link to your organisations whistleblowing policy]



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Thank you

