



**PWYLLGOR ARCHWILIO A SICRWYDD RISG
AUDIT AND RISK ASSURANCE COMMITTEE**

DYDDIAD Y CYFARFOD: DATE OF MEETING:	22 February 2022
TEITL YR ADRODDIAD: TITLE OF REPORT:	Counter Fraud Update
CYFARWYDDWR ARWEINIOL: LEAD DIRECTOR:	Huw Thomas, Director of Finance
SWYDDOG ADRODD: REPORTING OFFICER:	Ben Rees, Head of Counter Fraud

**Pwrpas yr Adroddiad (dewiswch fel yn addas)
Purpose of the Report (select as appropriate)**

Er Gwybodaeth/For Information

**ADRODDIAD SCAA
SBAR REPORT**

Sefyllfa / Situation

This report provides to the Audit & Risk Assurance Committee an update on the Counter Fraud work completed within Hywel Dda University Health Board (HDdUHB). This ensures compliance with the Welsh Government Directives for Countering Fraud in the NHS and the NHS Counter Fraud Authority Requirements of the Government Functional Standard GovS 013: Counter Fraud.

The report will present a breakdown as to how resource has been used within Counter Fraud, alongside an overview of key work areas completed against the 4 NHS Counter Fraud Authority standard areas.

Cefndir / Background

To evidence the provision of services within a sound governance framework.

Asesiad / Assessment

The Health Board is compliant with the Welsh Government Directives.

Argymhelliad / Recommendation

The Audit & Risk Assurance Committee is invited to receive for information the Counter Fraud Update Report and appended items.

**Amcanion: (rhaid cwblhau)
Objectives: (must be completed)**

Committee ToR Reference: Cyfeirnod Cylch Gorchwyl y Pwyllgor:	3.2 In particular, the Committee will review the adequacy of: 3.2.4 the policies and procedures for all work related to fraud and corruption as set out in National Assembly for
--	---

	Wales Directions and as required by the Counter Fraud and Security Management Service.
Cyfeirnod Cofrestr Risg Datix a Sgôr Cyfredol: Datix Risk Register Reference and Score:	Not applicable.
Safon(au) Gofal ac Iechyd: Health and Care Standard(s):	Governance, Leadership and Accountability
Amcanion Strategol y BIP: UHB Strategic Objectives:	3. Striving to deliver and develop excellent services 6. Sustainable use of resources
Amcanion Llesiant BIP: UHB Well-being Objectives: Hyperlink to HDdUHB Well-being Objectives Annual Report 2018-2019	10. Not Applicable

Gwybodaeth Ychwanegol: Further Information:	
Ar sail tystiolaeth: Evidence Base:	Counter Fraud Workplan 2021/22
Rhestr Termiau: Glossary of Terms:	LCFS – Local Counter Fraud Specialist/s
Partïon / Pwyllgorau â ymgynhorwyd ymlaen llaw y Pwyllgor Archwilio a Sicrwydd Risg: Parties / Committees consulted prior to Audit and Risk Assurance Committee:	Not Applicable

Effaith: (rhaid cwblhau) Impact: (must be completed)	
Ariannol / Gwerth am Arian: Financial / Service:	Not Applicable
Ansawdd / Gofal Claf: Quality / Patient Care:	Not Applicable
Gweithlu: Workforce:	Not Applicable
Risg: Risk:	Not Applicable
Cyfreithiol: Legal:	Not Applicable
Enw Da: Reputational:	Not Applicable
Gyfrinachedd: Privacy:	Not Applicable
Cydraddoldeb: Equality:	Not Applicable



HYWEL DDA UNIVERSITY HEALTH BOARD

COUNTER FRAUD UPDATE

For Presentation 22nd February 2022

The NHS Protect Standards are set in four generic areas:

- Strategic Governance
- Inform and Involve
- Prevent and Deter
- Hold to Account

AREA OF ACTIVITY	Resource Allocated (days) 2021/22	Resource Used (days) as at 31/01/2022
STRATEGIC GOVERNANCE	50	25
INFORM AND INVOLVE	90	71
PREVENT AND DETER	100	77
HOLD TO ACCOUNT	180	184
TOTAL	420	357

Work Area	<i>Summary of work areas completed</i>
Inform and Involve	<ul style="list-style-type: none"> • All new inductees have completed the Health Board’s induction programme and the Counter Fraud mandatory training program. • Counter Fraud content on the Health Board’s Medicines Safety learning days has again been delivered to Nurses by way of two virtual sessions, engaging with over 60 members of staff. Further presentations have been scheduled throughout the year. • A request has been made to Learning Development with regards to the Managers Passport Programme, which we are eager to participate in, raising awareness of Fraud in the NHS, reinforcing the need for a top-down approach and highlighting the need for collaborative working to reduce both Fraud risk and errors that may result in increased risks; for example, errors associated with a change in an employee’s circumstances that lead to an overpayment in salary. • A Winter edition of ‘The Fraud Reporter’ has been published, highlighting recent cases across the UK, along with information and guidance regarding over / underpayments of salary and current scams. A copy is appended to this report for Committee Members’ perusal - Appendix 1). • The department has continued to deliver targeted Fraud Training Sessions, providing a Counter Fraud input to the Bladder and Bowel Team, highlighting specific risks associated with their area of work. • Since the last report, a total of 5 Global awareness messages were issued, raising awareness of: <ul style="list-style-type: none"> - Courier fraud, - Staying safe online - E-learning Mandatory training and - COVID-19 Pass scams
Prevent and	<ul style="list-style-type: none"> • The CF Department has assisted in the review of 4 Policies / Financial Procedures, including the Continence Care

Deter	<p>Policy and Provision of Hospitality, providing an input to raise awareness of Fraud and mitigate potential risks.</p> <ul style="list-style-type: none"> • A Proactive exercise was launched following the completion of a Fraud Risk Assessment relating to the ordering of Continence products by Residential Care Homes on behalf of patients who are no longer resident. During the awareness stage of this process, concerns were identified and are referenced in the In-Committee session. • Two further exercises have been identified; one has been commenced and will look at Declarations submitted by Oracle users linked to procurement. This is being undertaken in parallel with a Governance Team review into declaration submissions by level 5 and 6 authorisers. The second will relate to Credit Card usage and the need to accurately record and follow processes associated with relevant purchases.
Hold to Account	<ul style="list-style-type: none"> • Several new referrals have been received into the department over the last two months, with significant work being undertaken around these. Several interviews under cautions now need to take place and are planned in the coming weeks. These are noted within in a separate report, for discussion during the closed In-Committee session. • Counter Fraud Services (CFS) Wales will be leading on one new investigation, working in partnership with HB LCFS Rees and Slater. • These past two months have seen a requirement to engage with external partners, including the police and DVLA, improving working relationships and developing good practice.
Strategic Governance	<ul style="list-style-type: none"> • Quarterly statistics (Q3) have been submitted to Counter Fraud Service (CFS) Wales and in compliance with WG directions. • The NHS CFS Wales Quarter 2 Performance report has been released and a copy is appended to the In-Committee paper (the document contains information relating to activities undertaken both CFS Wales and each HB during Quarter 2, in compliance with WG directions). • The Lead LCFS attended a quarterly Lead LCFS meeting, during which issues relating to over / underpayments of salary were raised and discussed, with a view to delivering a consistent CF approach to dealing with concerns across NHS Wales. • The Lead LCFS and Fraud Champion continue to meet on a bi-monthly basis, offering both parties the opportunity to raise and discuss areas of concern. • Work on the end of year report and next year's annual plan will be commenced in the coming weeks / month and presented to the Committee at the April 2022 ARAC meeting.

***Report Provided by:
Ben Rees, Lead Local Counter Fraud Specialist***

***Report agreed by:
Huw Thomas, Director of Finance***

For presentation; 22nd February 2022



THE FRAUD REPORTER

Welcome to the Winter Edition of The Fraud Reporter

Welcome to the Winter edition of the Fraud Reporter, the Hywel Dda UHB newsletter to keep you up-to-date with fraud issues affecting the Health Board and wider NHS. Do you check your pay slip every month? Do you know what to do if you have been over or underpaid? This is a common question, which we hope to address in this article.

What is an Overpayment of Salary and why would counter Fraud get involved? An overpayment of salary is where an employee is paid more than they are entitled to. This could be due to an internal error, for example, Payroll not being notified of a change of hours or where an individual dishonestly orchestrates additional pay etc.

In recent months there have been prosecutions involving NHS staff and an overpayment of salary. The offences involved NHS employees being overpaid (as a result of an internal error), but instead of reporting the overpayment they treated their money as their own, spending it on personal items. Upon discovery the overpayments were referred to the Counter Fraud Authority and investigations commenced, resulting in two employees being charged to court and prosecuted for theft. A summary of each case can be found below.

Nurse Convicted of Theft After Investigation by Counter Fraud Services.

A nurse who was mistakenly paid a monthly salary for 17 months after she quit her job failed to disclose the error to her former bosses. Sarah Glenys Merry stopped working at Cwm Taf UHB in January 2017 but was paid her monthly salary in error until May 2018. Merry, didn't tell anyone in the NHS about the overpayments, which totalled £25,500. As the payments rolled in, she spent the money and made no attempt to inform her former employer she was still receiving a salary, a court was told.

The error came to light during a review of salary payments and the case was then referred to Counter Fraud Services for investigation. In

her interviews, she said she had received the monthly salary money and knowingly spent it. Merry was given a sentence of six months in prison, suspended for 12 months. At an earlier hearing at Merthyr Tydfil Magistrates Court, she pleaded guilty to theft. She was ordered to carry out 200 hours of unpaid work and to attend a rehabilitation course. Cwm Taf University Health Board was given full compensation, which she will repay at a minimum of £250 per month. Prosecution costs of £360 were also awarded.

NHS worker sentenced to 6 months' imprisonment suspended for 12 Months for £20,000 overpayment fraud

A Healthcare Support Worker was spared jail after being mistakenly overpaid £21,000 by NHS. The subject used the money to pay for a beauty course as well as other expenses. She later admitted she knew the money had been incorrectly paid into her account

The NHS Counter Fraud Authority said the support worker was on a zero-hours contract with Cwm Taf UHB, but was incorrectly paid a full-time salary amounting to £21,524.72 on top of her hourly rate. The mistake was picked up on by the health board and led to an investigation by the counter-fraud service, who analysed her bank accounts, identifying that the subject had spent all of the money that had been overpaid. Her purchases included £500 on a beauty course as well day-to-day expenses.

During an interview with fraud investigators the subject admitted knowing she was not entitled to the money but decided to spend it regardless. The matter was referred to the Crown Prosecution Service who authorised charge. The subject subsequently attended Merthyr Tydfil Crown Court, where she was sentenced to six months' imprisonment suspended for 12 months after pleading guilty to theft. She was also ordered to carry out 180 hours of unpaid work.

Following the sentencing, Cheryl

Hill, deputy operational fraud manager at NHS CFS Wales, said: "I will stress that the vast majority of NHS staff are honest, hardworking and care greatly for their NHS. Staff are reminded that they have a responsibility to inform their employer if they are overpaid. If they spot an overpayment it is important that they alert their employer right away or face the consequences if they decide to retain and spend the money."

Is there a policy covering this issue? The Health Board has in place an overpayment / underpayment of salary policy, which can found on the HB's intranet. To ensure that you are not under or overpaid then we recommend that you review your payslips regularly and notify your line manager or Payroll of any discrepancies, so they can be resolved as swiftly as possible. This particularly important if you are a new starter and in receipt of your first payslip.

If you are a temporary or permanent member of staff it is important to remember that you are not paid a month in hand, and that upon termination of employment you should not expect pay into your bank account the following month, unless you are owed enhancements or overtime worked the month you left. Not every overpayment results in a Counter Fraud Referral, but where an overpayment occurs and it is suspected that the person overpaid was aware that they should not have received the money, but instead kept and deprived the HB of the funds then an offence of Theft may have been committed. In these circumstances we will review the case and undertake the necessary enquiries. Should you identify that you have been under or overpaid then please contact either your line manager or payroll department as soon as possible.

If you are aware of someone who has left the organisation and is still being paid, or they have reduced their hours, but are continuing to receive full time pay then get in touch and report your concerns to the Counter Fraud Team.

Inside this issue:

Over and underpayment of salary.	1
Recent Scams.	2
NHS Staff involved in creating fake covid certificates.	3
Advice on how to report your concerns.	3
LCFS Contact Details	4

Fraud Awareness Training

Remote Training Available

One of the key aims of an LCFS is to develop an anti-fraud culture within the Health Board and ensure that staff can spot fraud when it occurs so something can be done about it.

Training can be tailored to the fraud risks for your specific work area and can be delivered at a time and place that suits you and your team.

Contact the LCFS on
01267266268 /
01267266280 or email

Benjamin.Rees2@wales.nhs.uk
Terry.Slater@wales.nhs.uk

To arrange your fraud training.

In recent weeks there has been an increase in the amount of Covid Scams circulating. It is clear that criminals are intent on taking advantage of the pandemic for their own personal gain. We have documented some of the recent scams currently in circulation.

NHS Covid Pass scam

Yet again criminals are using the NHS Covid Pass to target the public by convincing them to hand over money, financial details, and personal information.

The NHS Covid Pass is free and available through the official NHS app (which should only be downloaded through your usual app store), the NHS website or by calling 119.

You can find more information by visiting www.nhs.uk/nhscovidpass. The pass is not mandatory, and you won't be fined for not having one.

If you suspect you have been contacted about a fraudulent NHS Covid Pass by phone call, hang up, if you've been contacted by text forward the message to 7726.

If you've received an email, forward it to report@phishing.gov.uk and if you've fallen victim to fraud, report online at www.actionfraud.police.uk or call 0300 123 2040.

What is the scam?

Action Fraud says scammers "are sending imitation text messages, emails and making phone calls pretending to be from the NHS, and offering fake vaccine certificates for sale online and through social media".

If you are contacted about your NHS



Covid Pass:

- Be alert to links and attachments in unexpected text messages or emails
- Do not respond to requests for money, passwords or financial details
- Challenge: Could it be fake?
- Use the official NHS Covid Pass website

What should I do if I think I have been a victim of the scam?

Action Fraud says: "If you receive a call and suspect it to be fraudulent, hang up. If you are suspicious about an email, forward it to report@phishing.gov.uk. If you are suspicious about a text message, forward it to the number 7726, which is free-of-charge.

"If you believe you are the victim of a fraud, please report this to Action Fraud as soon as possible by visiting actionfraud.police.uk or calling 0300 123 2040.

"If you have any information relating to NHS Covid Pass or vaccine certificate fraud you can stay 100% anonymous by contacting Crimestoppers online at covidfraudhotline.org or phone on 0800 587 5030."

Scam warning over Omicron testing messages

The public has been warned of scam text messages and emails that use the Omicron variant of Covid-19 to attempt to scare people into handing over personal information.

The Chartered Trading Standards Institute (CTSI) said it has seen evidence of messages being sent to the public pretending to be from the NHS asking people to "apply now for Omicron PCR test to avoid restrictions".

The scam message claims that older PCR tests cannot detect the Omicron variant and that a new type of test is

needed and that people should sign up for it – claiming those who refuse to be tested will be forced to isolate.

The fake message then links to a website mimicking the official NHS site and asks people to fill in a form of personal details which the CTSI warns could be used to access personal information, including bank accounts.

CTSI lead officer Katherine Hart said: "It disgusts me that scammers are jumping on the public's fears about the Omicron variant in an attempt to steal their personal data.

"All of the claims in the email are false. The public is especially vulnerable at this time, and I call on everyone to share this message so that we can minimise the impact of this scam.

"This is by no means the first time fraudsters have used the pandemic for their gain – since March 2020, the unscrupulous have angled their scams on everything from bogus Covid-19 business support grants and vaccination bookings to fake vaccine passes.

"It is also crucial that the public reports this scam to the authorities. By doing so, the public aids consumer protectors in mapping out the problem and recognising the sheer scale of it."

Anyone who encounters a scam is encouraged to contact Action Fraud via actionfraud.police.uk or by calling 0300 123 2040.

Apply now for Omicron PCR test to avoid restrictions

NHS

Get Your Free Omicron PCR today to avoid restrictions

NHS scientists have warned that the new Covid variant Omicron spreads rapidly, can be transmitted between fully vaccinated people, and makes jabs less effective. However, as the new covid variant (Omicron) has quickly become apparent, we have had to make new test kits as the new variant appears dormant in the original test kits.

What happen if you decline a COVID-19 Omicron test?
In this situation, we warned that testing is in the best interests of themselves, friends, and family. People who do not consent or cannot agree to a COVID-19 test and refuse to undergo a swab must be isolated.

How to request a Free Omicron PCR test?
You can order your Omicron pcr test via NHS portal by clicking the link below:

nhs-order-pcr/COVID-19-omicron-research/

What happen if you are positive?
If positive, you must isolate for 10 days, and should be reported to...

NHS staff are among six arrested over fake vaccine certificates after official patient records were changed to falsely show people had received two doses

Six people – including NHS staff – have been arrested following an investigation. All five were detained under the Computer Misuse Act. Four are under investigation for fraud.

Police launched an inquiry in October after it was revealed how official patient records were being changed to show that people had received two doses of a Covid-19 vaccine when, in reality, they had not been jabbed. The arrests came after NHS staff noticed suspicious vaccination records on their online system and reported their concerns to Action Fraud.

A man was arrested at the time, and since then five more suspects have also been held. Yet two months after the arrest, crooks are continuing to falsify NHS records, despite Government pledges to crack down on the crime.

Fraudsters are continuing to offer this service via the dark web. Last week reporters found fraudsters still openly selling fake proof of double jabs for up to £400. Reporters found fraudsters on the encrypted messaging app Telegram offering to alter the details of an unvac-

inated person for £750.

The NHS said: 'Using fraudulent vaccine passes contributes towards the spread of the virus and puts lives at risk. Regular checks of vaccine records are carried out to ensure data is accurate. The NHS is working closely with the police and others to identify those responsible in this case so appropriate action can be taken.'

Had it not been for Staff at the Health Boards raising their concerns then the crimes may have gone undetected for some time. This demonstrates the importance of reporting concerns.

This investigation involved systems being accessed from the inside, the trust concerned stating. 'I want to reassure the public that no systems were hacked into from outside of the NHS networks and the integrity of the NHS systems remains robust.'



STOP

Taking a moment to stop and think before parting with your money or information could keep you safe

CHALLENGE

Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

PROTECT

If attempt is noticed in work, contact the Counter Fraud Team or outside work contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.




How to protect yourself:

- Don't assume a call, text or email is genuine.
- Never provide financial or personal details to a caller.
- Don't click on website links or download attachments in unexpected texts or emails.
- Phone numbers and emails can be changed (spoofed) and are not proof of identity.
- Challenge every request for your information, money or details.
- Double check requests for your details and verify via a trusted source.

We can't stop crime we don't know is happening

If you suspect a Fraud has occurred in your area of work then please contact Ben Rees or Terry Slater on the details below

 010267 266268 / 01267266280

- Benjamin.Rees2@wales.nhs.uk
- Terry.Slater@wales.nhs.uk

Further, up-to-date information around fraud and scam threats emerging as a result of Covid-19 is available on the Health Board's intranet page.

Further Information

With fraud and cyber crime on the rise across the UK its a good idea that we all know how to deal with scams if we find ourselves unlucky enough to be in that situation. Action Fraud lead the fight against fraud and cyber scams in the UK and they have issued some simple rules to follow to stay safe.

You will find more advice via clicking on the following link

<https://www.actionfraud.police.uk/>

Further advice is available from the Take Five—To Stop Fraud campaign which is a Government backed initiative to reduce fraud <https://takefive-stopfraud.org.uk/about/take-five/>

YOU CAN SEARCH COUNTER FRAUD ON THE HYWEL DDA INTRANET FOR FURTHER INFORMATION

The Health Board's Counter Fraud Team are responsible for raising awareness of fraud, preventing fraud through 'fraud proofing' exercises and investigating fraud where uncovered.

The Counter Fraud Team are always happy to offer advice about NHS fraud, bribery and corruption.

The LCFS is available to support, guide and assist on all fraud, bribery and corruption matters. If you need any advice on fraud or if you want to request counter fraud training for your team please contact your LCFS.

The Counter Fraud Team

Benjamin Rees—Head of Local Counter Fraud Services

☎ 01267 248627

✉ Benjamin.Rees2@wales.nhs.uk

Terry Slater —Local Counter Fraud Specialist

☎ 01267 283025

✉ Terry.Slater@wales.nhs.uk

✉ HDUHB.CounterFraudTeam.HDD@wales.nhs.uk

You can also make a report anonymously you can call the Fraud & Corruption Reporting Line on

0800 028 40 60

or search 'NHS Fraud' online for more information.

STOP NHS FRAUD

www.reportnhsfraud.nhs.uk

0800 028 4060

POWERED BY CRIMESTOPPERS