

FRAUD'S IMPACT ON HEALTHCARE DURING COVID-19

Global survey on fraud and corruption affecting healthcare systems during COVID-19 in April 2020



EXECUTIVE SUMMARY

This survey finds that COVID-19 related fraud substantially reduced healthcare delivery in April 2020.

We received answers from 512 respondents, 92% of whom were anti-fraud professionals. They wrote about 58 countries representing 76% of the global population.

Fraud involving personal protective equipment (PPE) was by far the most wide-spread issue. It was reported from 81% of countries surveyed. A relevant black market was reported from 62% of countries surveyed, healthcare funds embezzlement from 58%, cyber attacks on healthcare from 46%, medical bribes from 22%.

These issues led to strikes of medical personnel and the emergence of whistleblowers in every second country. Respondents linked fraud and corruption to suspected deaths in every third country.

This survey found that early warning whistleblowers were suppressed in every fourth country. This is the single most important fraud-related factor aiding the spread of COVID-19. The fact that early detection is of paramount importance was amply demonstrated by other studies (1) and the success of countries prioritizing this aspect during the current pandemic (e.g. South Korea).

(1) Compare <https://bit.ly/3aZVWs6>

“

Fraud and corruption led to deaths in every third country surveyed, to strikes of medical personnel and whistleblowers in every second.

80% of respondents think that fraud and corruption's impact on their country's healthcare system was "very important" (59%) or "important" (21%).

We conclude that an aggressive anti-fraud strategy must become an integral part of fighting COVID-19 and any similar event.

“

As a former criminal investigator and Certified Fraud Examiner specializing in healthcare fraud, waste and abuse, I believe the highest priority should be placed on the prevention, detection, investigation and prosecution of healthcare fraud.

Survey respondent, USA

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OBJECTIVES

Healthcare systems worldwide are currently fighting on two fronts. One is COVID-19. The other is fraud.

Fraud always reduces the response capacities of healthcare systems. During a pandemic, this leads to deaths and prolongs national shutdowns.

This survey estimates the impact and relevance of fraud and corruption on healthcare capacities, while fighting COVID-19 in April 2020.

It does so by analyzing the spread of 7 core issues and their 3 consequences. It concludes by asking for an assessment of the impact of fraud on the national healthcare system.

An assessment of fraud and corruption affecting healthcare requires specialized knowledge. This survey was therefore aimed at anti-fraud professionals.

The survey's results are intended to support anti-fraud professionals in their efforts and to provide governments and healthcare executives with a current and global overview.

Fighting both fraud and a pandemic have one thing in common: Responses must be swift and decisive.

This survey does not and cannot claim to give a complete global picture, nor does it attempt to compare countries.

The goal of this survey

is to estimate the impact of fraud and corruption on healthcare capabilities in April 2020, during COVID-19. We focused on seven core issues:

- 1.) fraud involving **PPE**,
- 2.) fraud involving **ventilators**,
- 3.) existence of a **black markets**,
- 4.) existence of **faulty equipment**,
- 5.) **cyber attacks** on healthcare,
- 6.) healthcare **embezzlement**,
- 7.) medical **bribes**.

We looked at three consequences:

- 1.) **strikes**,
- 2.) **deaths**,
- 3.) appearance of **whistleblowers**.

We asked for the estimated impact of the above and concluded with an open question.

METHODOLOGY AND DEFINITIONS

NEMEXIS designed this survey as a descriptive research project. It was fielded from April 4 - April 22, 2020 by the NEMEXIS team. Sample size n=512. The survey questionnaire is part of this presentation.

Data was collected by sending participation requests online to people who identify themselves on their LinkedIn profile to be anti-fraud professionals. All had a prior connection to a NEMEXIS associate or partner.

Survey results are anonymous.

Respondents did not receive payment. They were informed that they would receive the results of this survey.

We use the term "fraud" according to the definition of the ACFE (Association of Certified Fraud Examiners). Fraud "includes any intentional or deliberate act to deprive another of property or money by guile, deception, or other unfair means."

The global regions used in this survey are identical to those used by the ACFE in its "Report to the Nations". This will allow readers to also use the Report's regional benchmark data on healthcare.

We are aware that fraud and corruption are characterized by high numbers of unreported cases. We are also aware that this survey describes a very early stage of the COVID-19 fraud cycle.

“

The survey was fielded from April 4-22, 2020.

Given these two arguments and despite aiming the survey at anti-fraud specialists who have access to unpublished material, we decided to err on the side of caution when presenting results. Thus, we took a descriptive approach and present only answers (data points) affirming the existence of an issue.

The survey analysis has to be regarded as the most conservative estimate of COVID-19 fraud affecting healthcare in April 2020.



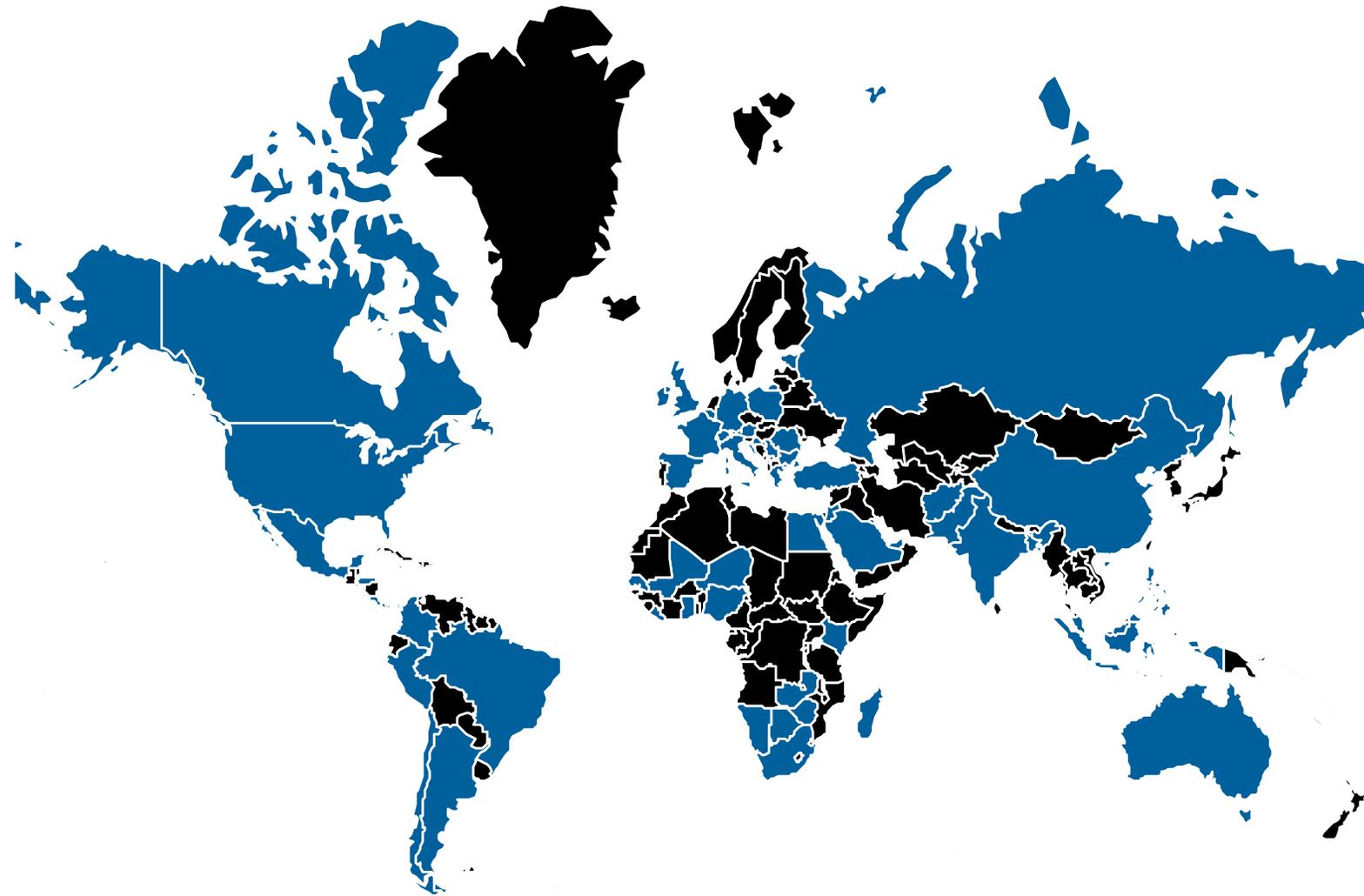
“

Corruption is the biggest threat in dealing with the resources gathered to fight COVID-19. We need anti-fraud controls to ensure they are not diverted for personal gain.

Survey respondent, Namibia

KEY FINDINGS: GLOBAL OVERVIEW

Country covered in this survey 
Country not covered in this survey 



	Respondents	512
	- anti fraud-professionals	92%
	- based their statement on the media*	75%
	- based their statement on personal experience*	57%
	- based their statement on other sources*	30%
	* statements can be based on multiple sources	
	Surveyed countries	58
	- surveyed countries, population total (mio.)	5.748
	- as ratio of global population total (%)	76%
	Other	244
	- number of answers received via open-ended question	244
	- ratio of answers received via open-ended question	47%

KEY FINDINGS: REGIONAL DISTRIBUTION

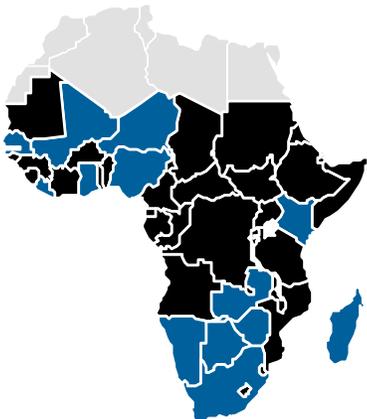
Country covered in this survey
Country not covered in this survey



United States and Canada
140 respondents (27,3%)
2 countries covered (3,5%)



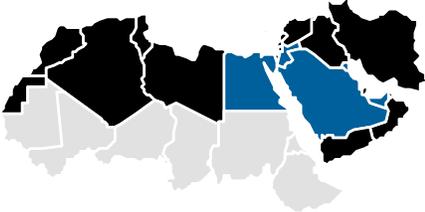
Southern Asia
96 respondents (19%)
4 countries covered (7%)



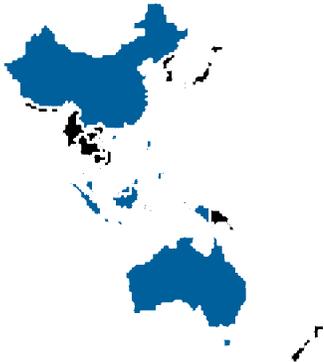
Sub-Saharan Africa
84 respondents (16,4%)
13 countries covered (22,4%)



Western Europe
68 respondents (13,3%)
10 countries covered (17%)



Middle East and North Africa
45 respondents (8,8%)
6 countries covered (10,3%)



Asia-Pacific
33 respondents (6,5%)
6 countries covered (10,3%)



Central & Eastern Europe, Central Asia
26 respondents (5%)
8 countries covered (13,8%)



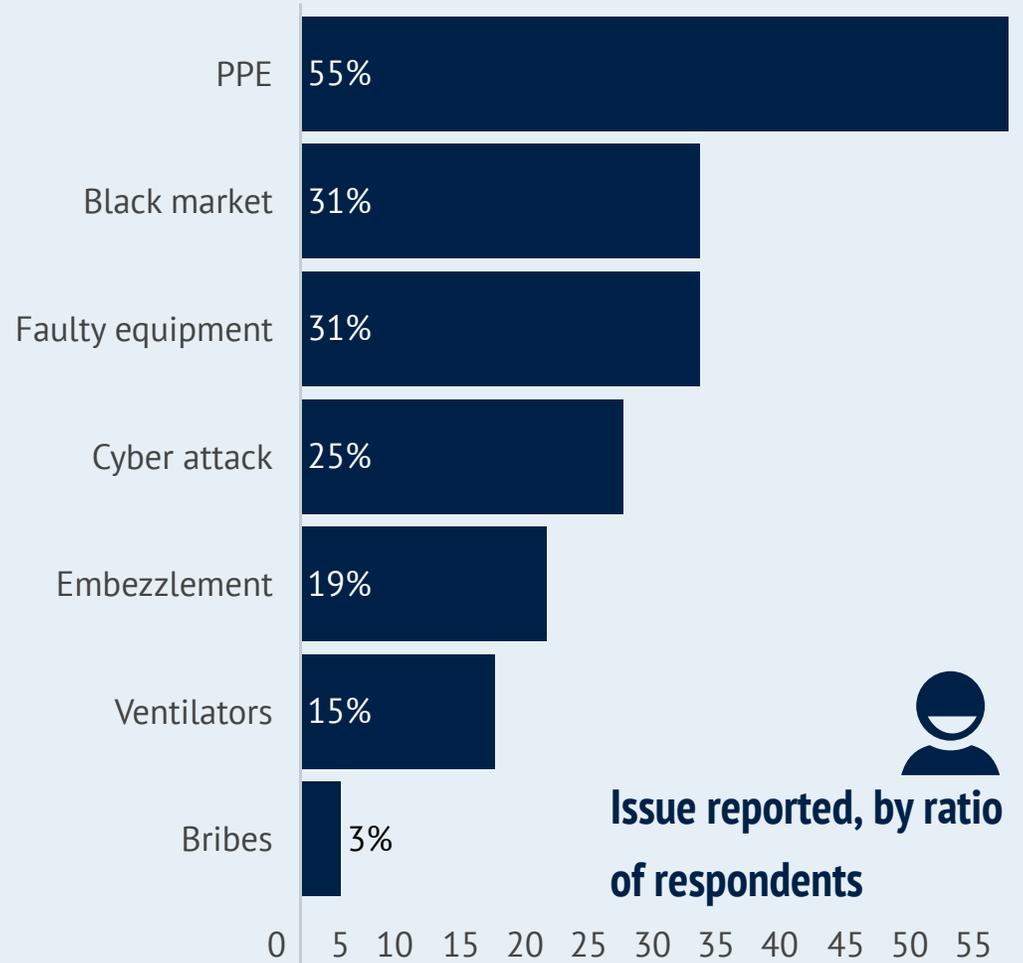
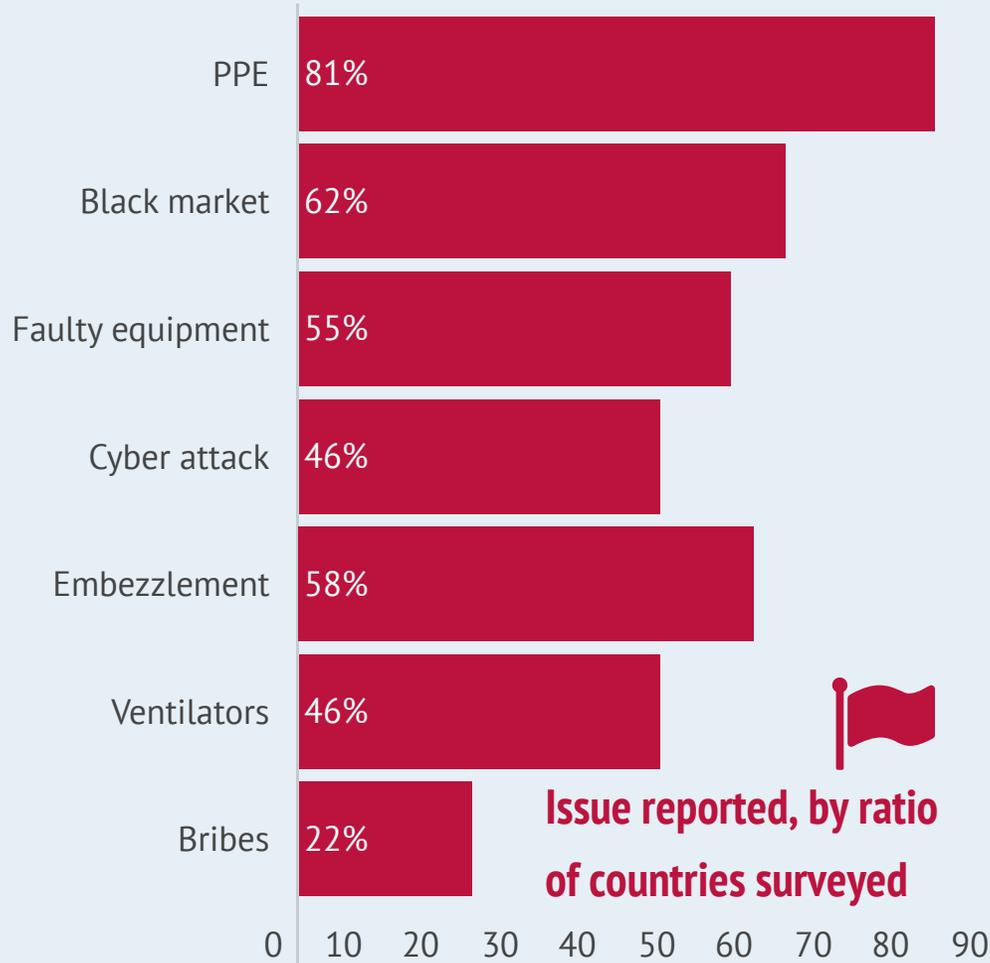
Latin America and the Caribbean
20 respondents (4%)
9 countries covered (15,5%)

KEY FINDINGS: CORE ISSUES

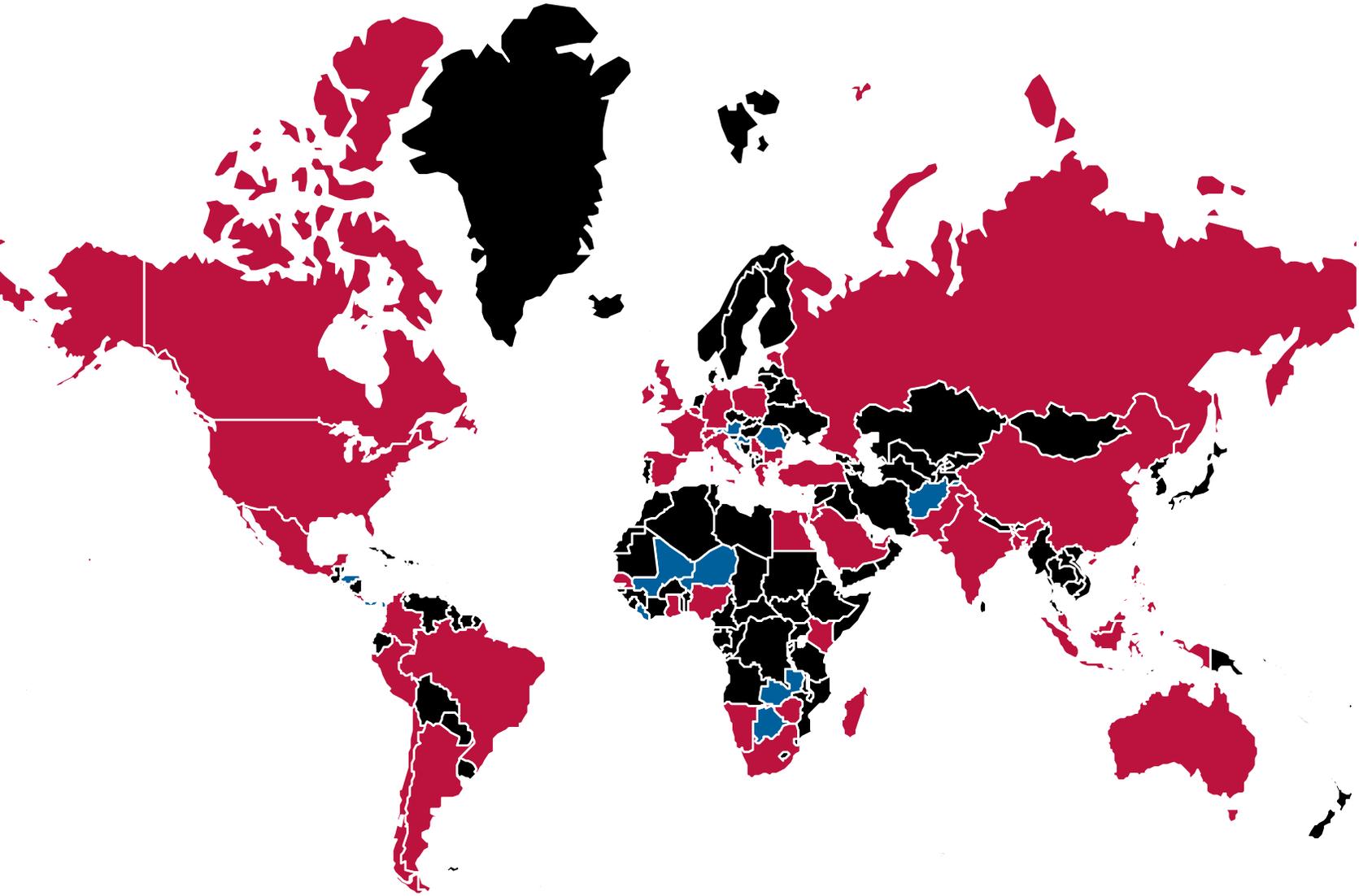
We analyzed seven core issues: fraud involving PPE or ventilators, the

the existence of a relevant black market and faulty equipment, healthcare

embezzlement, cyber-attacks on healthcare and medical bribes.



KEY FINDINGS: PPE



Question

"Personal protective equipment" (PPE) includes face masks, face shields or goggles, non-sterile gloves and an isolation gown. Was personal protective equipment stolen, bought or sold at unusually high prices or bought and never delivered?

Yes



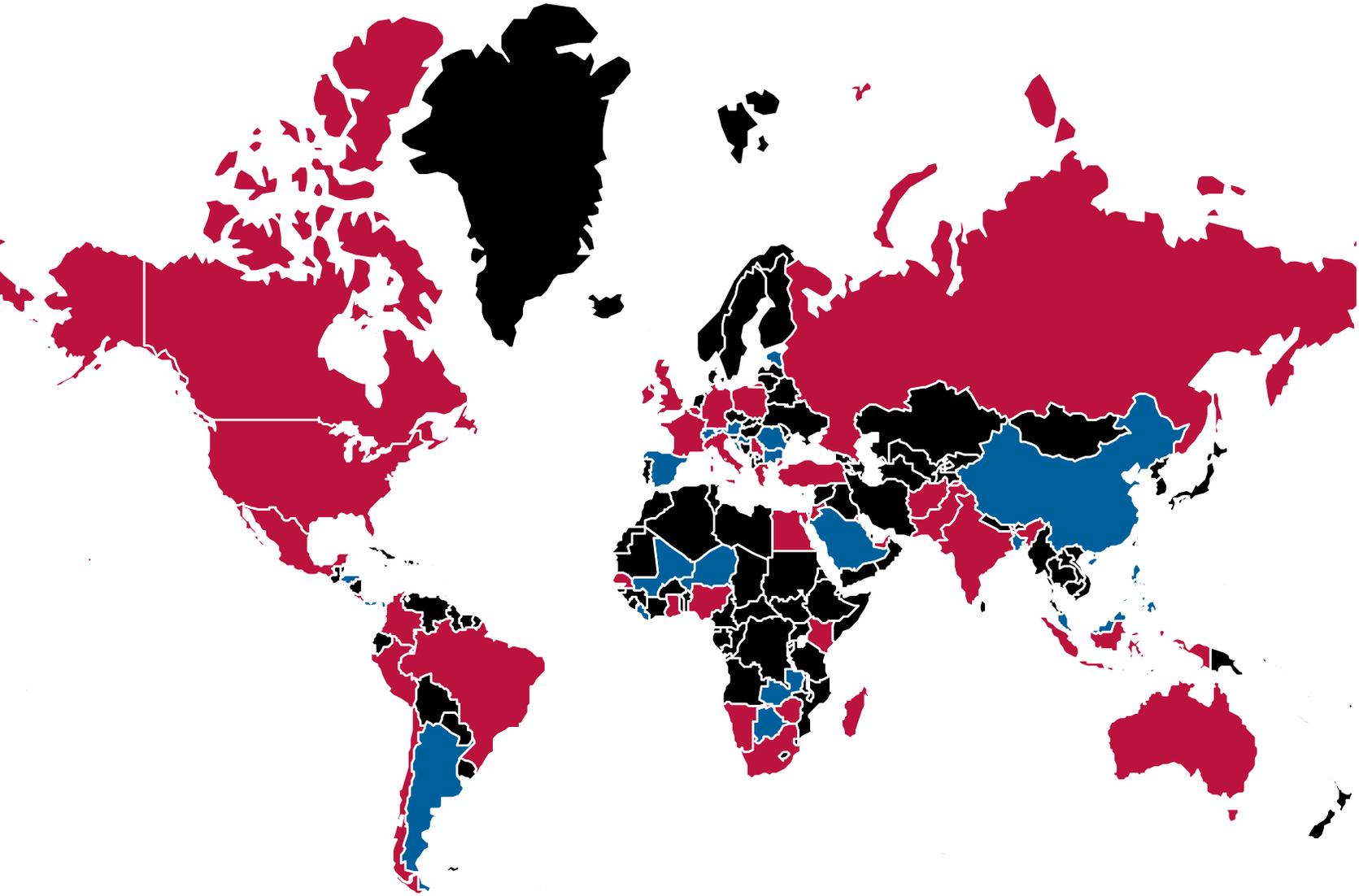
No OR I do not know



Country was not covered in this survey



KEY FINDINGS: BLACK MARKET



Question

Are you aware of a black market for test kits, personal protective equipment or ventilators in your country?

Yes



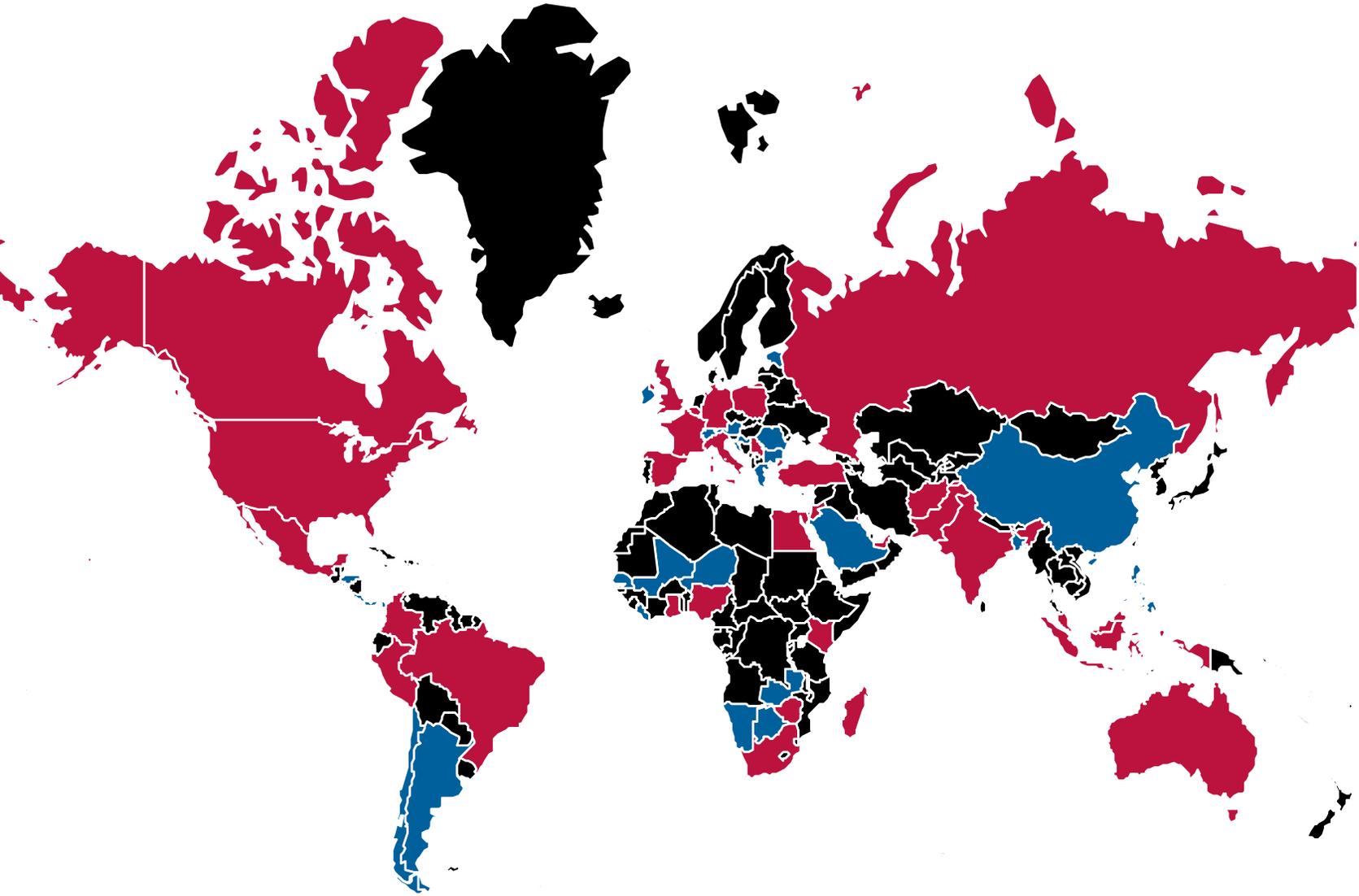
No OR I do not know



Country was not covered in this survey



KEY FINDINGS: FAULTY EQUIPMENT



Question

Are you aware of faulty test kits, personal protective equipment and ventilators in your country?

Yes



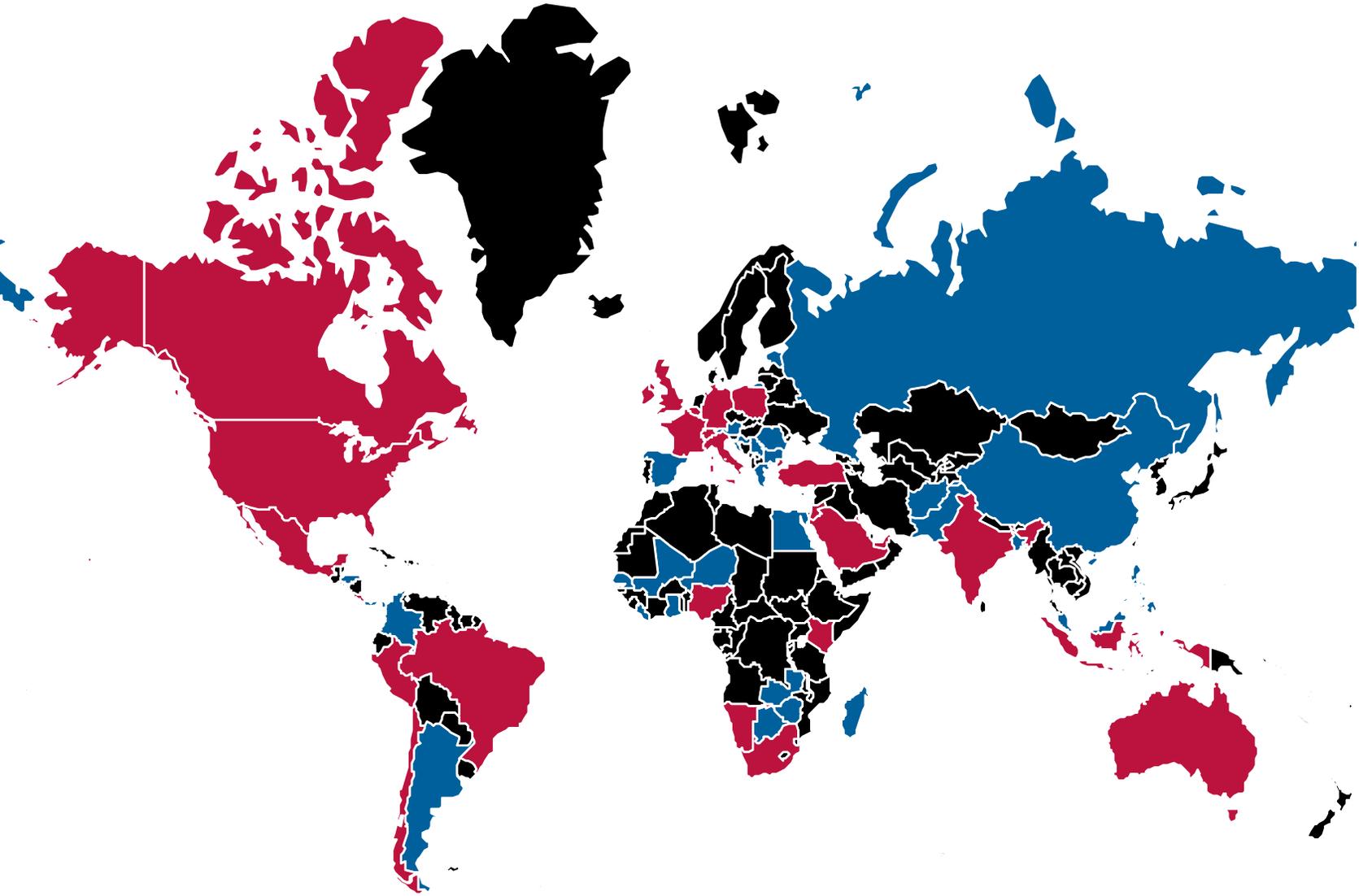
No OR I do not know



Country was not covered in this survey



KEY FINDINGS: CYBER ATTACK



Question

Are you aware of cyber attacks on the healthcare system in your country during the current pandemic (CEO-fraud, DDOS, malware, etc.)?

Yes



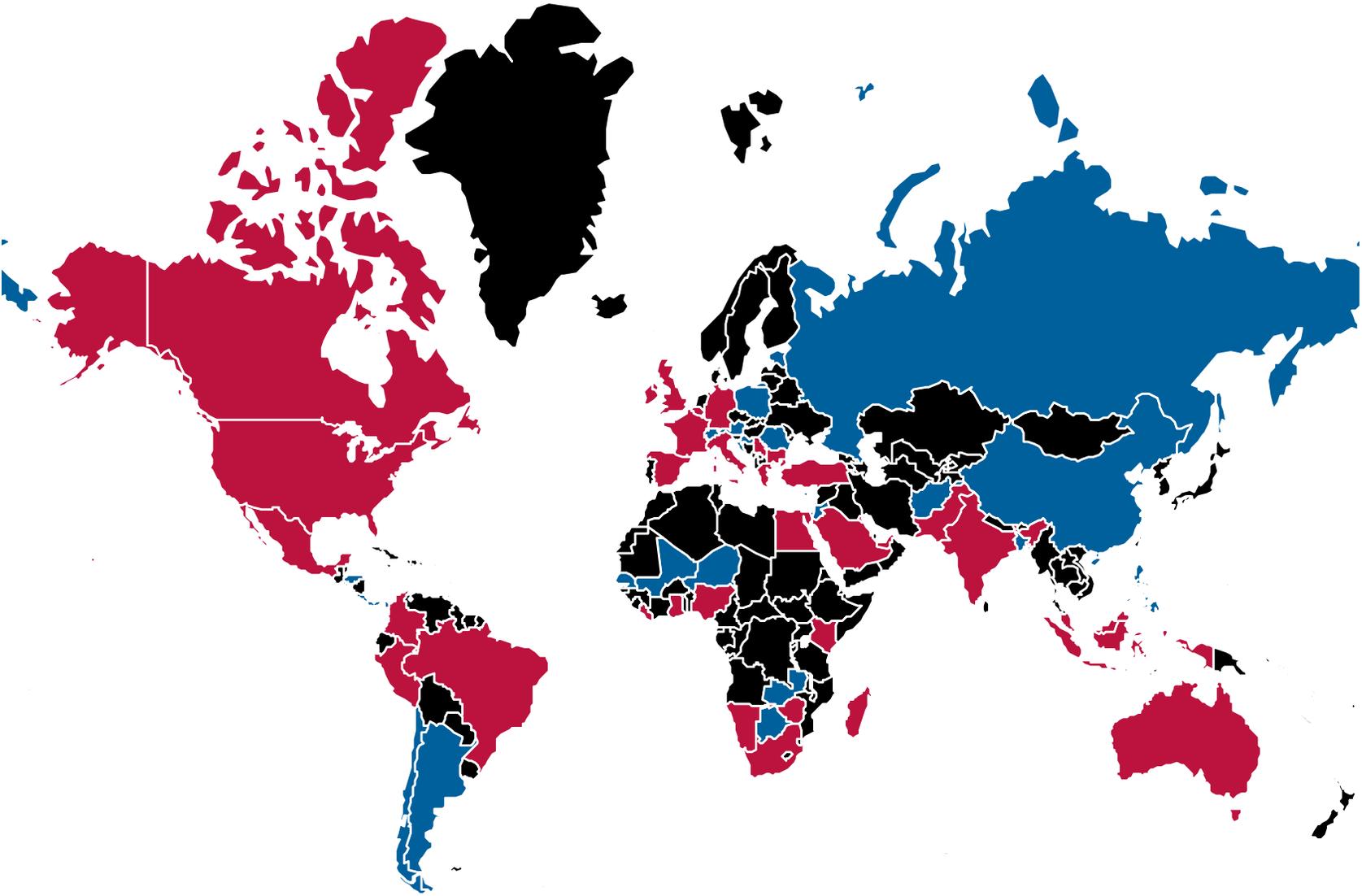
No OR I do not know



Country was not covered in this survey



KEY FINDINGS: EMBEZZLEMENT



Question

Are you aware of financial support from government and/or private entities from your country and/or abroad being embezzled by government entities, health care officials, hospital management, doctors or nurses?

Yes



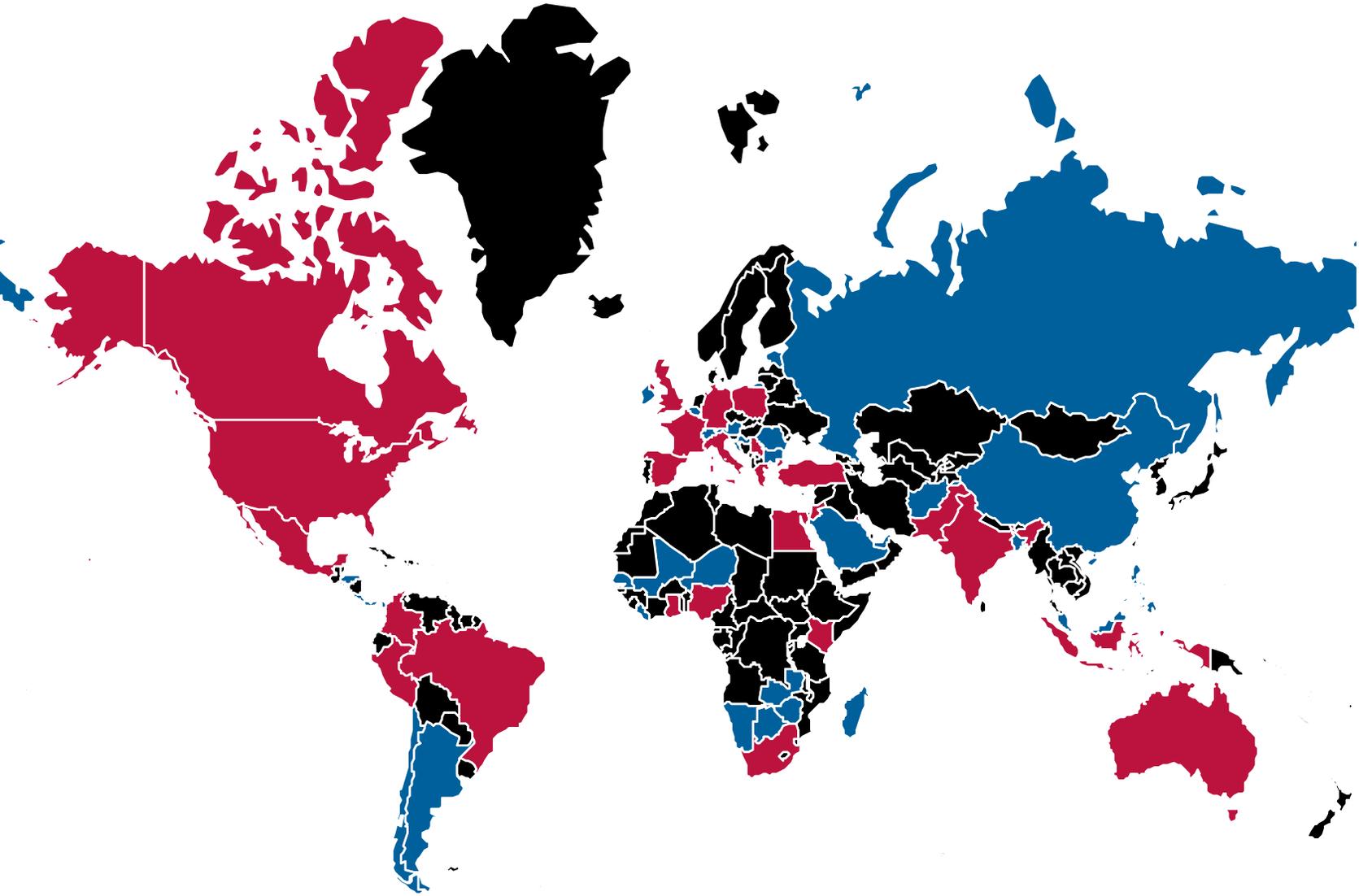
No OR I do not know



Country was not covered in this survey



KEY FINDINGS: VENTILATORS



Question

"Ventilators" include a machine and its supply of oxygen. Are you aware of ventilators being stolen, bought or sold at unusually high prices or bought and never delivered?

Yes



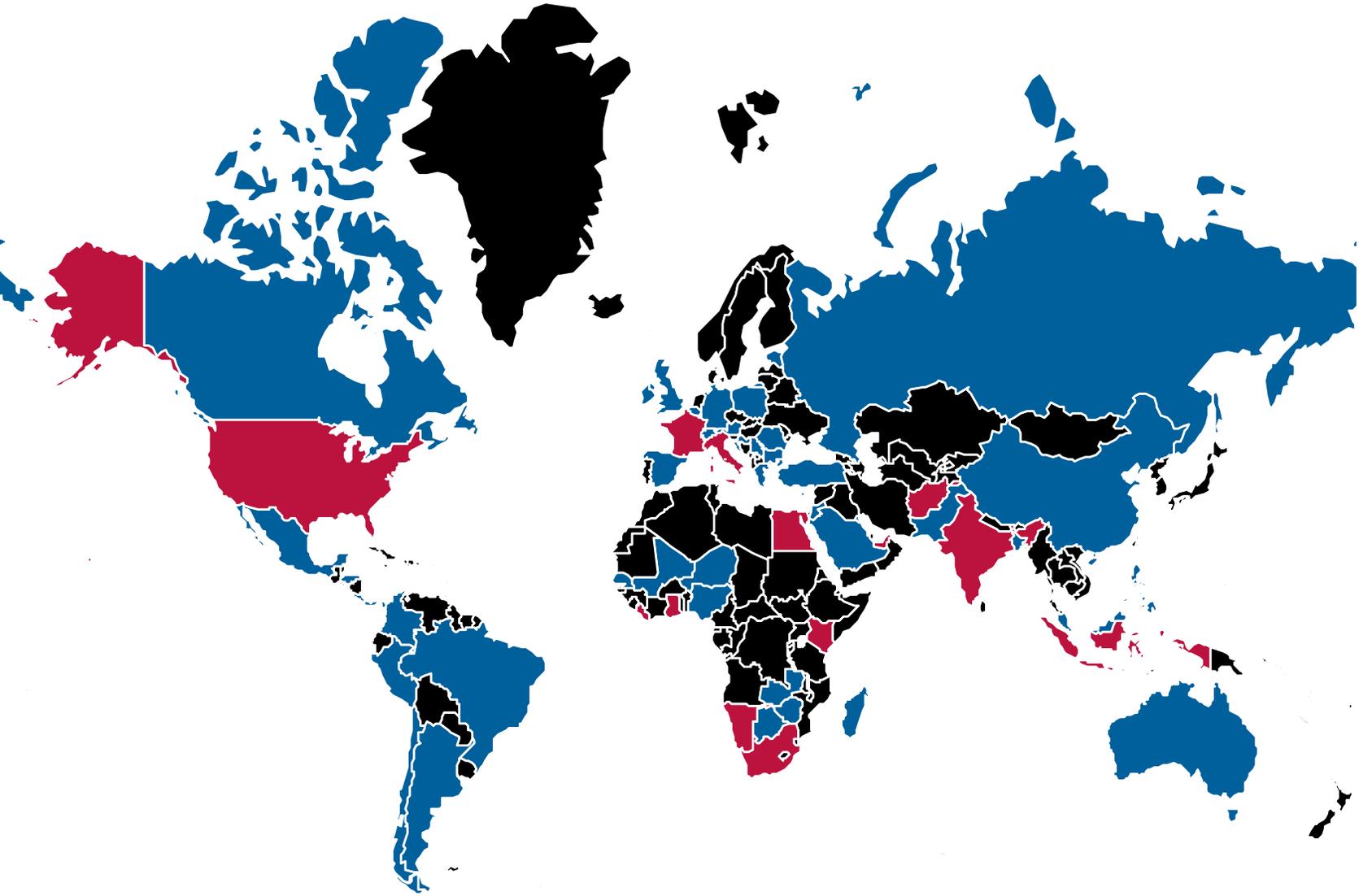
No OR I do not know



Country was not covered in this survey



KEY FINDINGS: BRIBES



Question

Are you aware of doctors or nurses asking for bribes in order to test, admit, treat or care for patients with Covid-19 symptoms?

Yes



No OR I do not know



Country was not covered in this survey



KEY FINDINGS: CONSEQUENCES

It was our assumption that the seven core problems would result in the following: The emergence of whistleblowers, strikes and death.

DEATHS: 33%

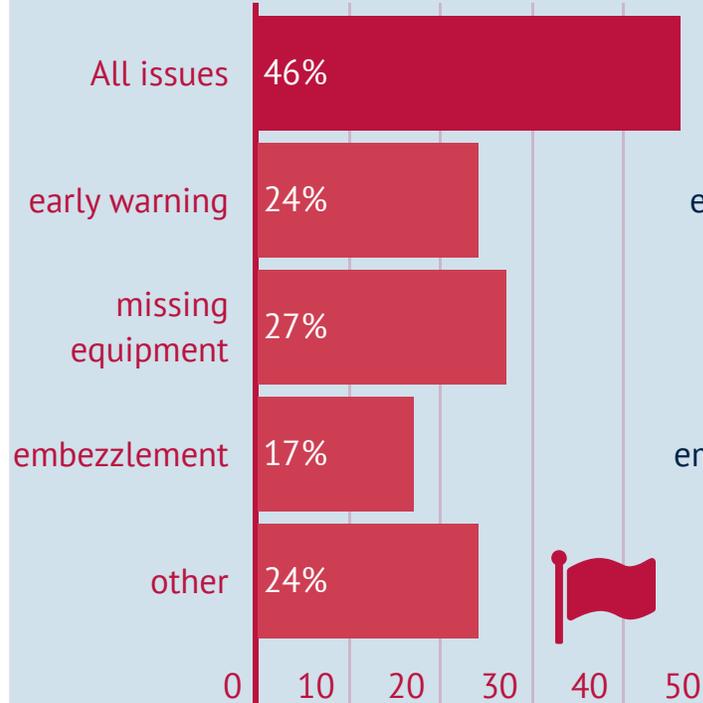
9% of respondents mentioned that core issues are deemed to have led to deaths in every third country surveyed (33%).

STRIKES: 48%

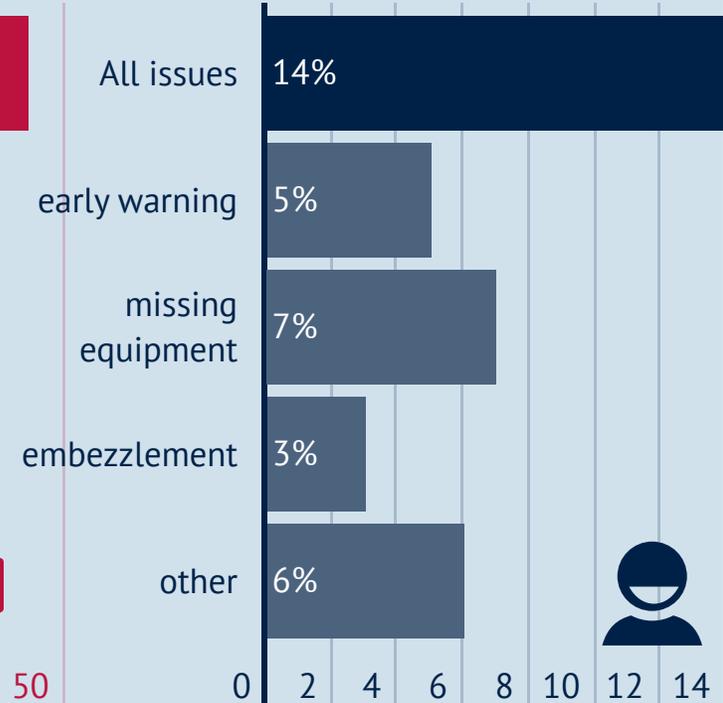
23% of respondents mentioned that core issues forced nurses and doctors to refuse to go to work in every second surveyed country (48%).

WHISTLEBLOWERS: 46%

Ratio of countries where emergence of whistleblowers was reported, by whistleblower's issue:

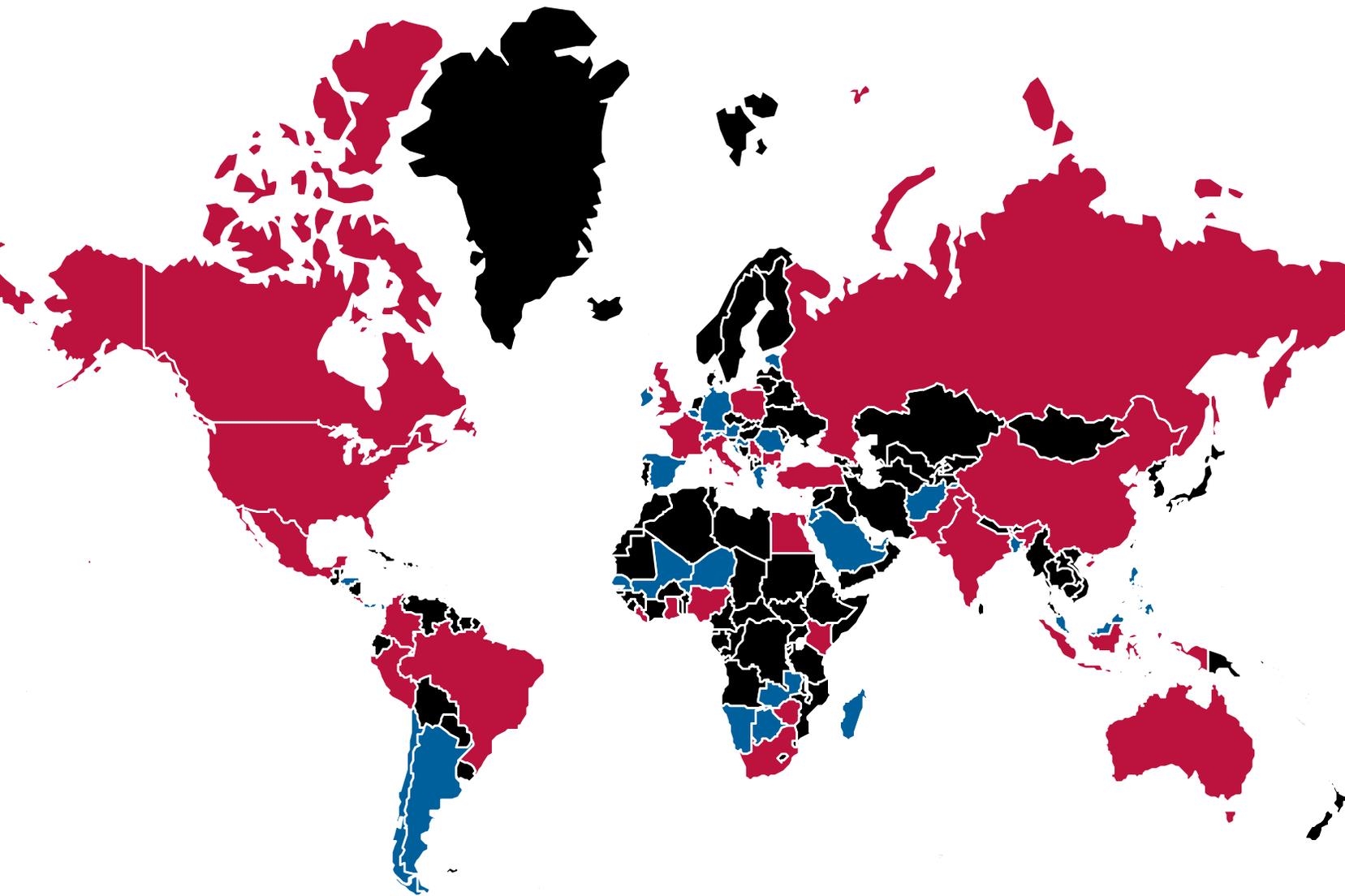


Ratio of respondents who reported emergence of whistleblowers, by whistleblower's issue:



While whistleblower retaliation was reported from almost every second country surveyed (46%), the problems to which whistleblowers pointed were diverse.

KEY FINDINGS: STRIKES



Question

Did any of the cases above (whistleblower suppression; possible fraud involving test kits, personal protective equipment, ventilators; embezzlement of financial support) lead to physicians and/or nurses refusing to go to work in your country?

Yes



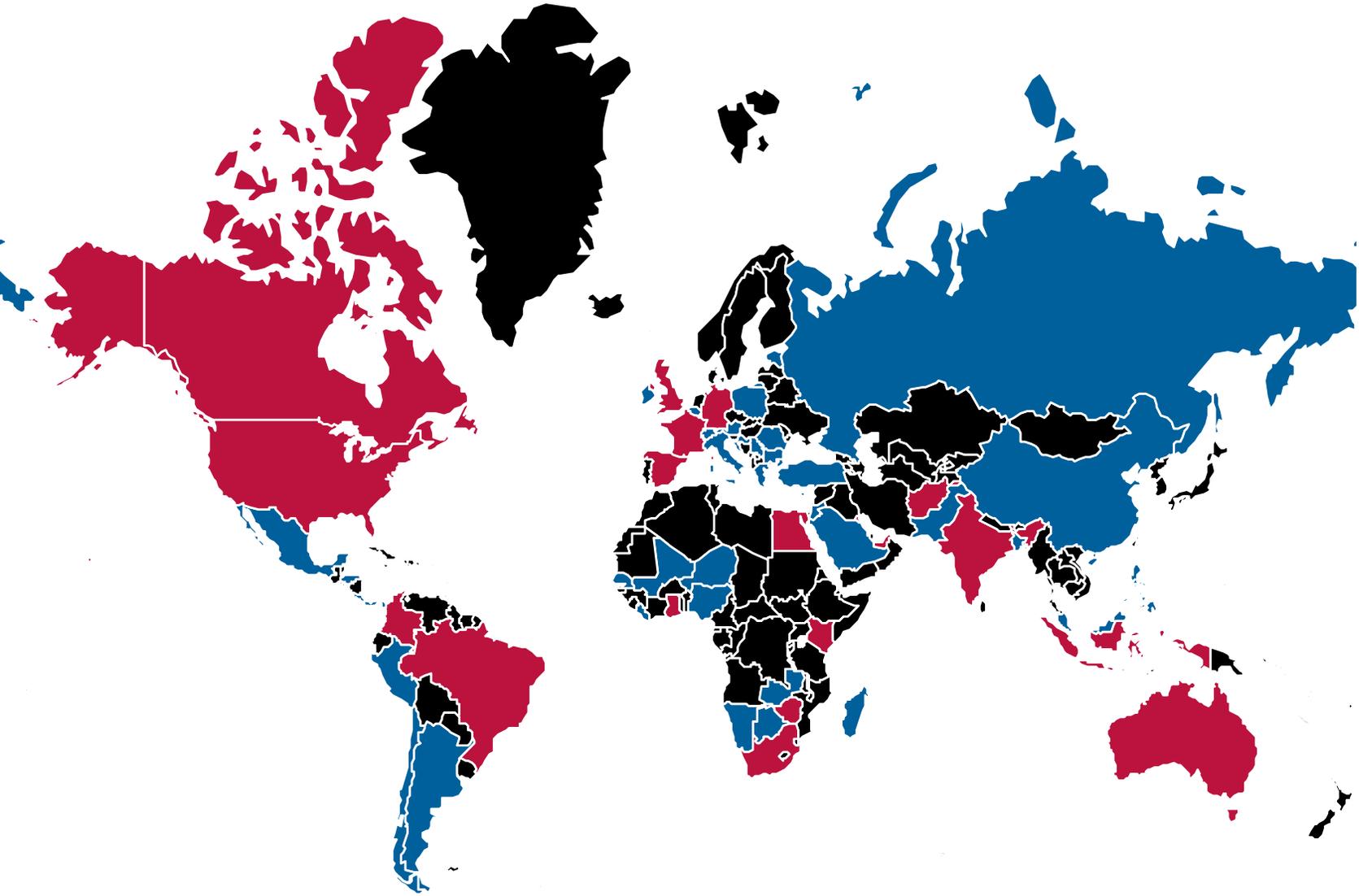
No OR I do not know



Country was not covered in this survey



KEY FINDINGS: DEATHS



Question

Did any of the cases above (whistleblower suppression; possible fraud involving test kits, personal protective equipment, ventilators; embezzlement of financial support) lead to suspected deaths?

Yes



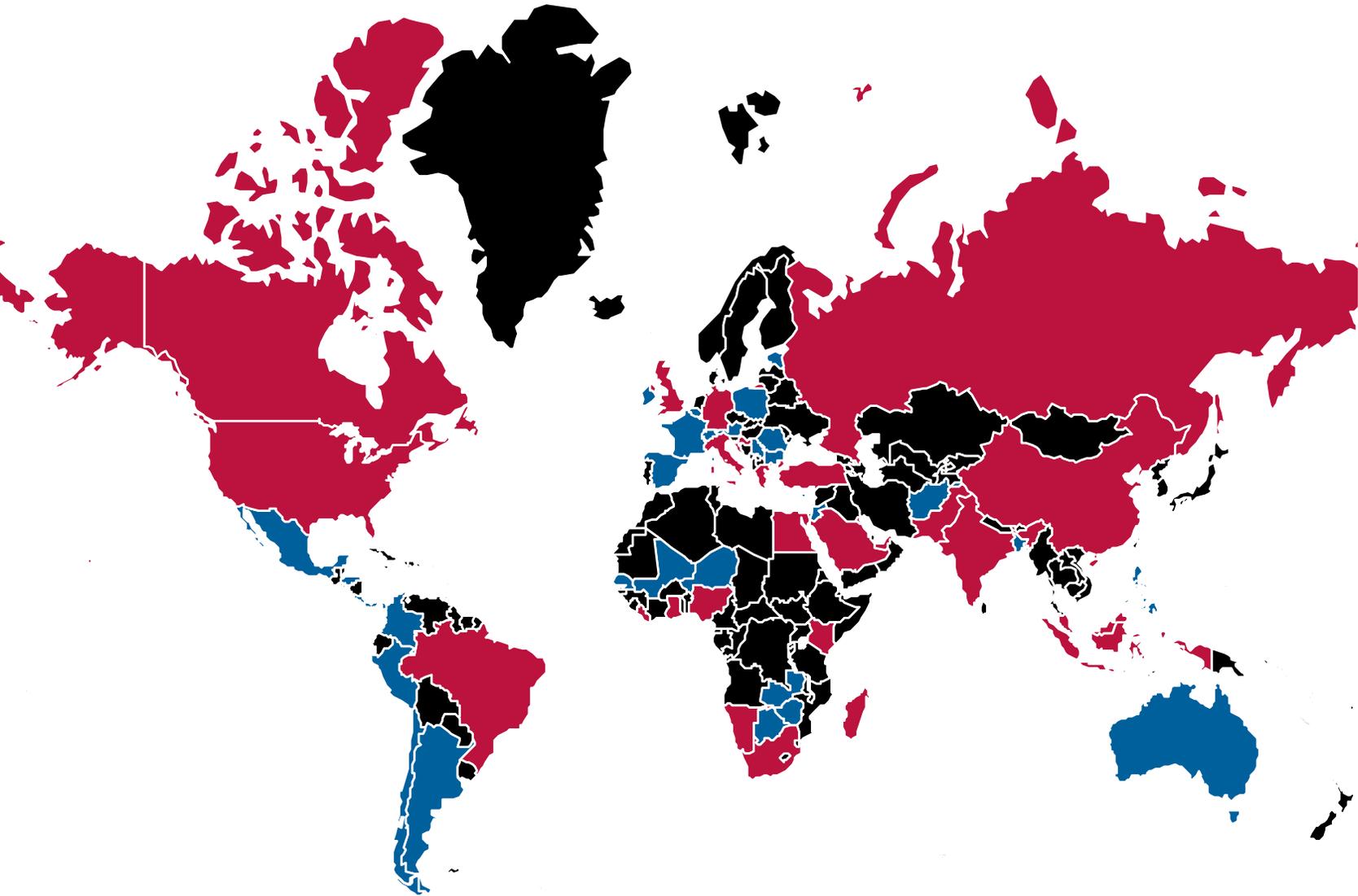
No OR I do not know



Country was not covered in this survey



KEY FINDINGS: WHISTLEBLOWERS (ALL ISSUES)

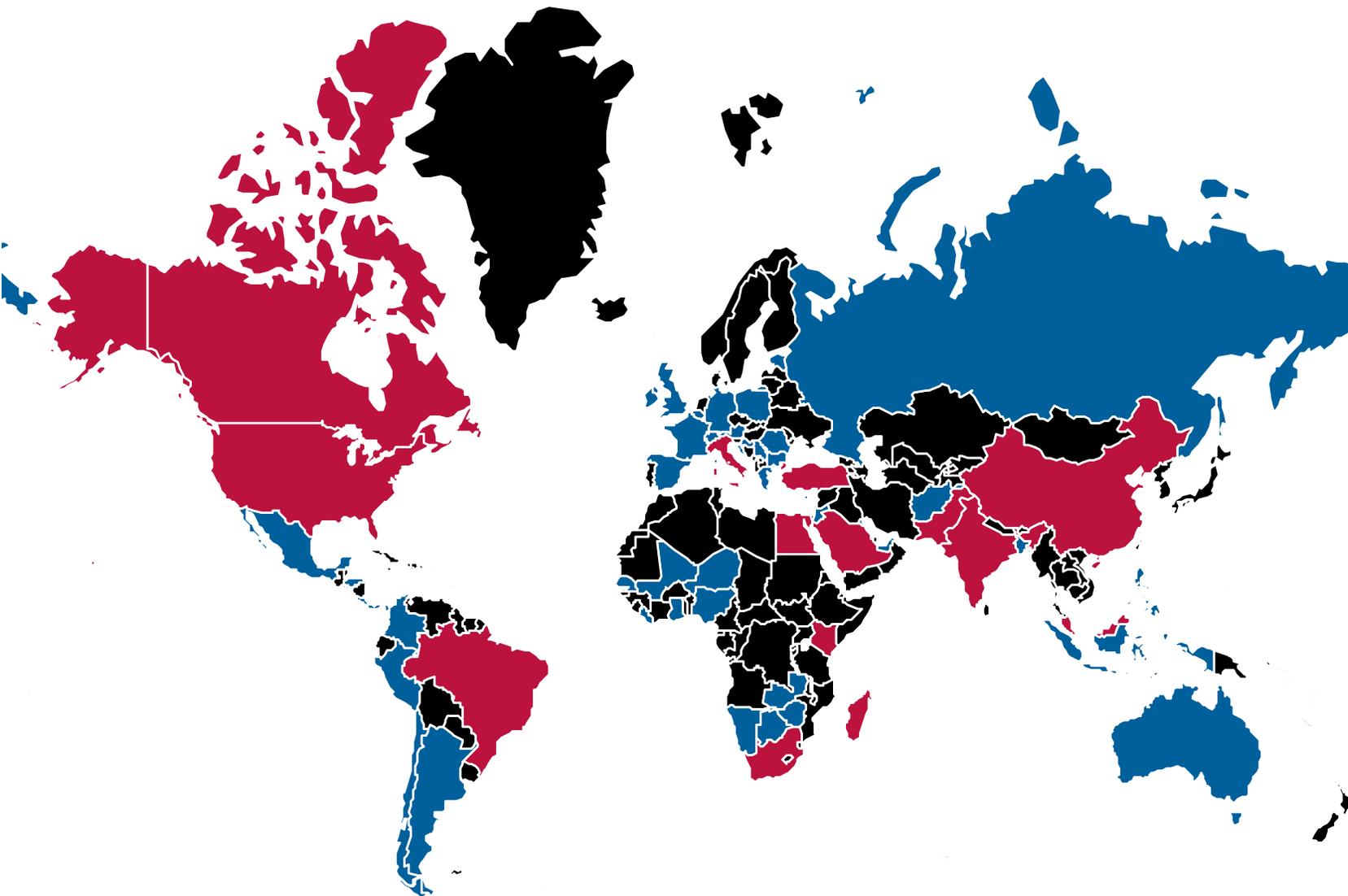


Question

Did any entity (government, corporation, hospital, etc.) suppress healthcare related whistleblowers in your country during the current pandemic?

- Yes
- No OR I do not know
- Country was not covered in this survey

KEY FINDINGS: WHISTLEBLOWERS (EARLY WARNING)



Question

Please describe why healthcare related whistleblowers were suppressed during the current pandemic in your country. You can check more than one option. OPTION 1: Whistleblower reporting the infection in its very early stage suffered repressions.

Yes



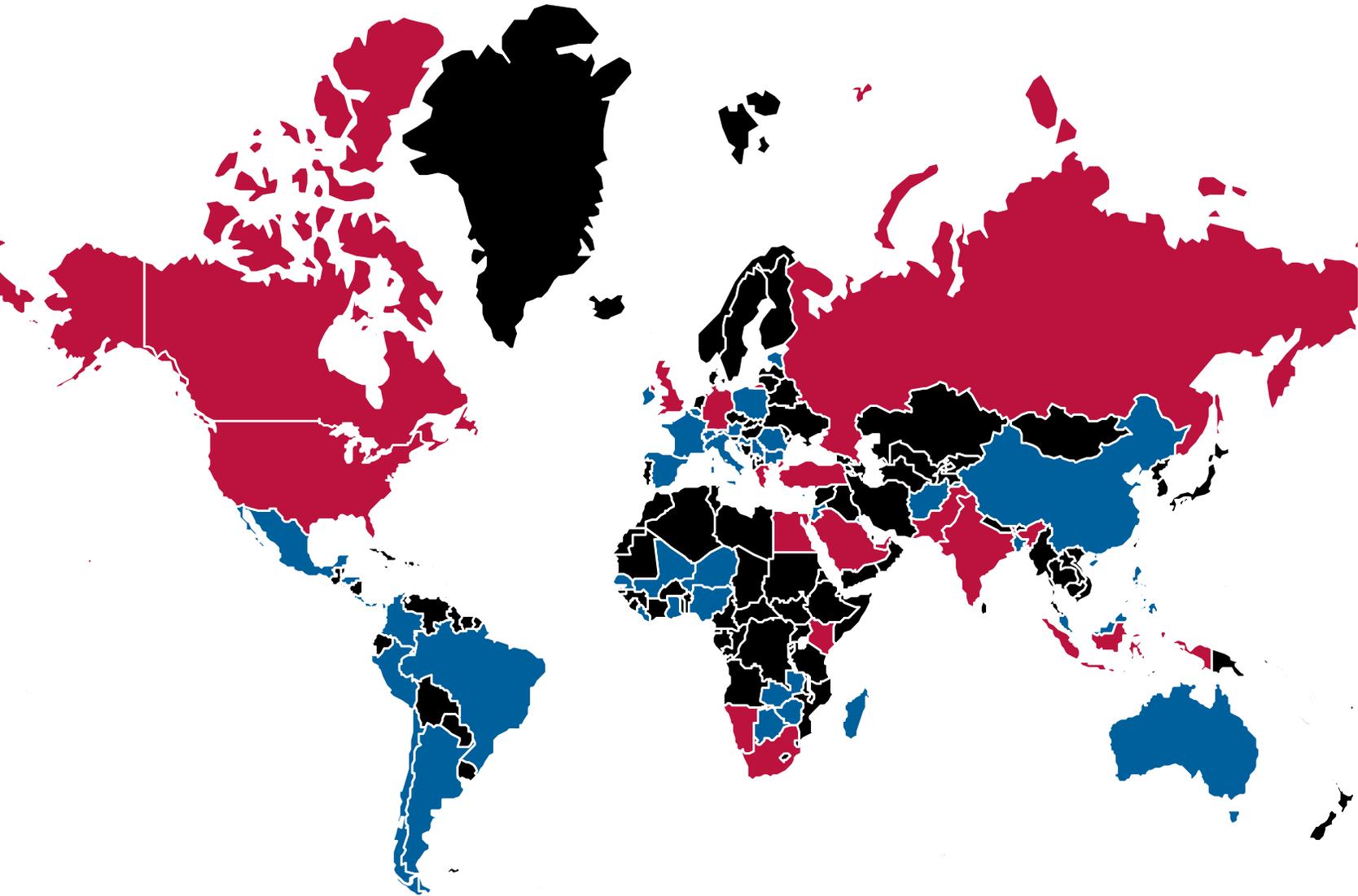
No OR I do not know



Country was not covered in this survey



KEY FINDINGS: WHISTLEBLOWERS (EQUIPMENT)

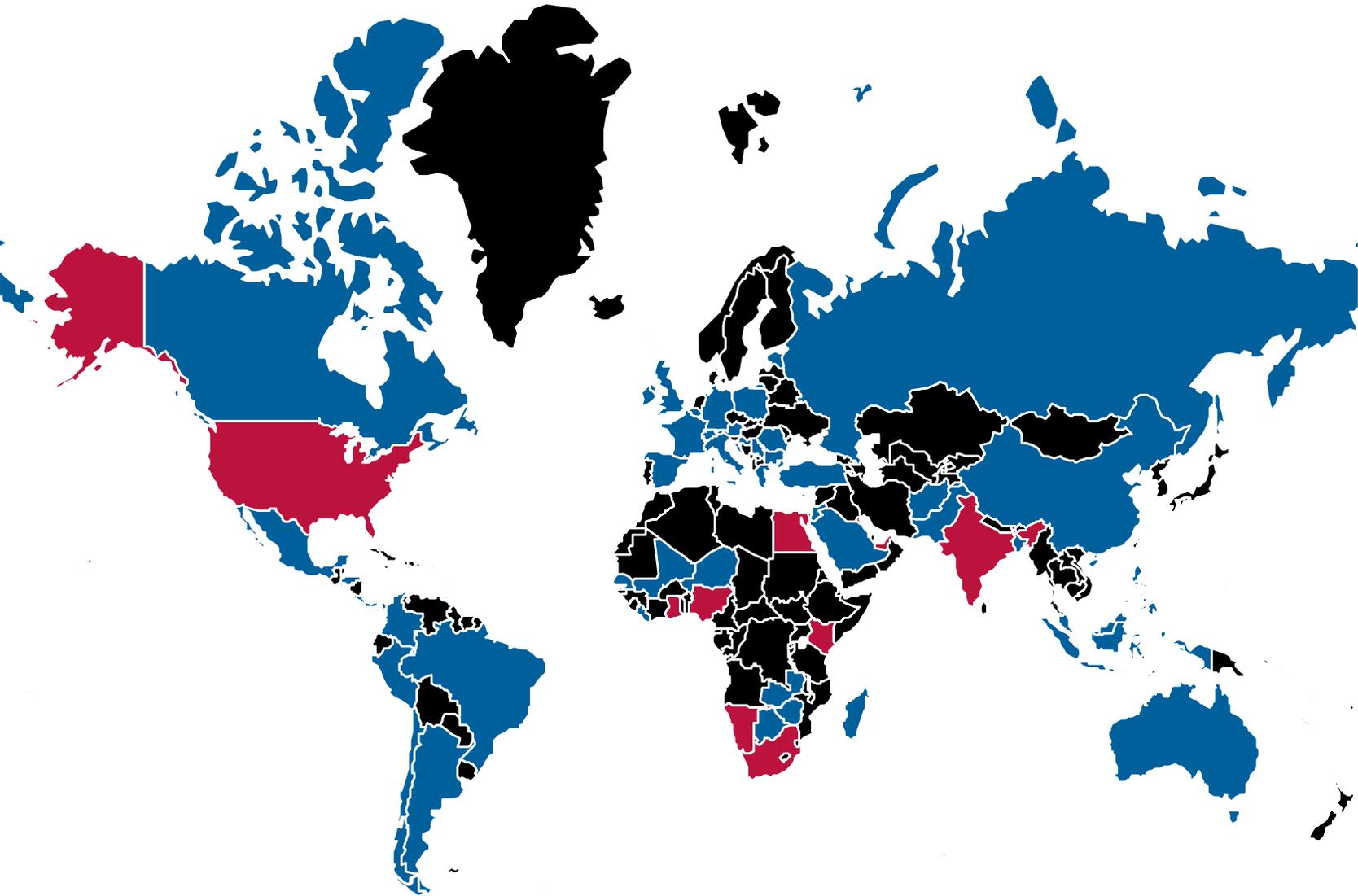


Question

Please describe why healthcare related whistleblowers were suppressed during the current pandemic in your country. You can check more than one option. OPTION 2: Whistleblower reporting missing equipment (personal protective equipment, ventilators, etc.) suffered repressions.

- Yes
- No OR I do not know
- Country was not covered in this survey

KEY FINDINGS: WHISTLEBLOWERS (EMBEZZLEMENT)

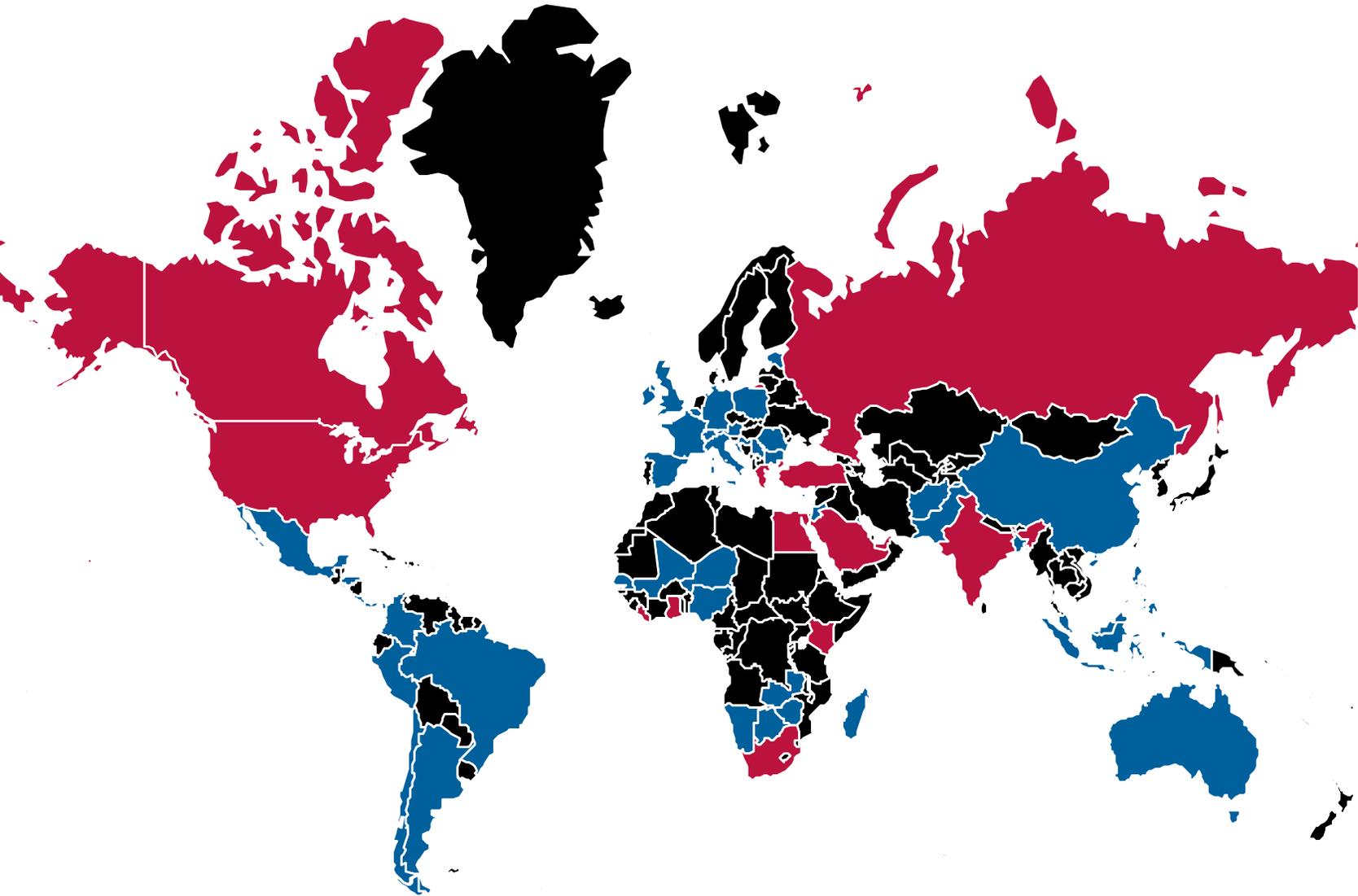


Question

Please describe why healthcare related whistleblowers were suppressed during the current pandemic in your country. You can check more than one option.
OPTION 3: Whistleblower reporting financial embezzlement suffered repressions.

- Yes 
- No OR I do not know 
- Country was not covered in this survey 

KEY FINDINGS: WHISTLEBLOWERS (OTHER)



Question

Please describe why healthcare related whistleblowers were suppressed during the current pandemic in your country. You can check more than one option. OPTION 4: Whistleblower reporting something else but directly related to the corona pandemic suffered repressions.

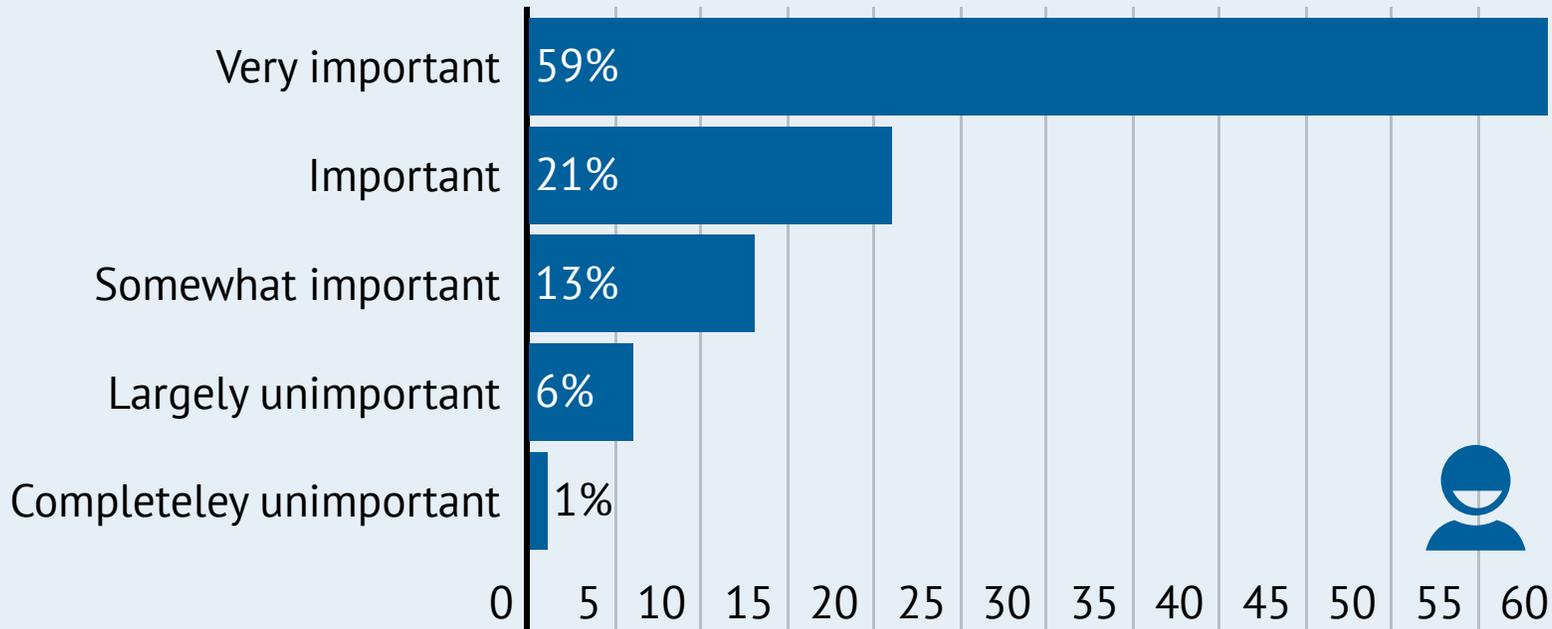
- Yes
- No OR I do not know
- Country was not covered in this survey

KEY FINDINGS: RELEVANCE

Finally, we asked how relevant the impact of the aforementioned issues

were on healthcare systems fighting corona in the respective country.

FRAUD'S IMPACT ON HEALTHCARE



We asked respondents how important they think the impact of the core problems mentioned before was on effectively fighting corona in their country.



“

Health care professionals refused to work at retirement homes where elderly were mistreated, not properly separated from COVID-19 residents. Many deaths.

Survey respondent, Canada

RECOMMENDATIONS

This survey has found that fraud and corruption seriously reduced healthcare capabilities. Failure to deliver adequate healthcare is the justification for lockdown measures with significant economic and political consequences.

We therefore recommend:

Our main recommendation is that an aggressive anti-fraud strategy must become an integral part of fighting COVID-19, currently and in any of its future waves. Fraud prevention, detection, investigation and prosecution will increase healthcare delivery at a fraction of the current costs of lives, time and funds lost.

1.) Maintain and share anti-fraud capabilities: Healthcare should maintain and share rapid-response, multi-disciplinary anti-fraud capabilities for the prevention, detection and investigation of fraud and corruption.

2.) Whistleblowers: As the suppression of early warning whistleblowers was the single most important fraud-related factor aiding the spread of COVID-19, it is essential that this issue be addressed. All countries must protect their whistleblowers.

Supra-national, medical, anonymous, two-way whistleblower channels have to be introduced, even against the host country's wish.

“

An aggressive anti-fraud strategy has to become an integral part of fighting COVID-19

3.) International cooperation: Organised crime and COVID-19 are international problems. Effective solutions have to be international whenever feasible. Anti-fraud professionals from 58 countries made this report far more useful than if reports had been prepared separately in each of the countries.



“

Counterfeit healthcare products are extremely dangerous for any country

Survey respondent, India

UNITED STATES & CANADA : CORE ISSUES



PPE

(stolen, bought but not delivered, purchased or sold at unusually high price)



Black market

(existence of)



Faulty equipment

(existence of)



Cyber-attacks

(on healthcare systems)



Embezzlement

(of healthcare funds)



Ventilators

(stolen, bought but not delivered, purchased or sold at unusually high price)



Bribes

(demanded by medical personnel)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



UNITED STATES & CANADA: CONSEQUENCES



Strike

(medical personnel refused to go to work due to core issues)



Deaths

(existence of, due to core issues)



Whistleblower

(whistleblower suffered retaliation)



Whistleblower: other

(whistleblower suffered retaliation for reporting something related to COVID-19, but unrelated to early warning, equipment, embezzlement)



Whistleblower: early warning

(whistleblower who reported virus early suffered retaliation)



Whistleblower: equipment

(whistleblower who reported missing PPE or ventilator suffered retaliation)



Whistleblower: embezzlement

(whistleblower who reported embezzlement suffered retaliation)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



UNITED STATES & CANADA: DETAILED FINDINGS

Core issues reported in this region:

	PPE	Black market	Faulty equipment	Cyber-attack	Embezzlement	Ventilators	Bribes
US	✓	✓	✓	✓	✓	✓	✓
Canada	✓	✓	✓	✓	✓	✓	

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

UNITED STATES & CANADA: DETAILED FINDINGS

Consequences reported in this region:

	Strike	Suspected deaths	Whistleblower: all reasons	Whistleblower: early warning	Whistleblower: equipment	Whistleblower: embezzlement	Whistleblower: other
US	✓	✓	✓	✓	✓	✓	✓
Canada	✓	✓	✓	✓	✓		✓

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

SOUTHERN ASIA: CORE ISSUES



PPE

(stolen, bought but not delivered, purchased or sold at unusually high price)



Black market

(existence of)



Faulty equipment

(existence of)



Cyber-attacks

(on healthcare systems)



Embezzlement

(of healthcare funds)



Ventilators

(stolen, bought but not delivered, purchased or sold at unusually high price)



Bribes

(demanded by medical personnel)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



SOUTHERN ASIA: CONSEQUENCES



Strike

(medical personnel refused to go to work due to core issues)



Deaths

(existence of, due to core issues)



Whistleblower

(whistleblower suffered retaliation)



Whistleblower: other

(whistleblower suffered retaliation for reporting something related to COVID-19, but unrelated to early warning, equipment, embezzlement)



Whistleblower: early warning

(whistleblower who reported virus early suffered retaliation)



Whistleblower: equipment

(whistleblower who reported missing PPE or ventilator suffered retaliation)



Whistleblower: embezzlement

(whistleblower who reported embezzlement suffered retaliation)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



SOUHERN ASIA: DETAILED FINDINGS

Core issues reported in this region:

	PPE	Black market	Faulty equipment	Cyber-attack	Embezzlement	Ventilators	Bribes
Afghanistan		✓	✓				✓
Bangladesh	✓						
India	✓	✓	✓	✓	✓	✓	✓
Pakistan	✓	✓	✓		✓	✓	

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

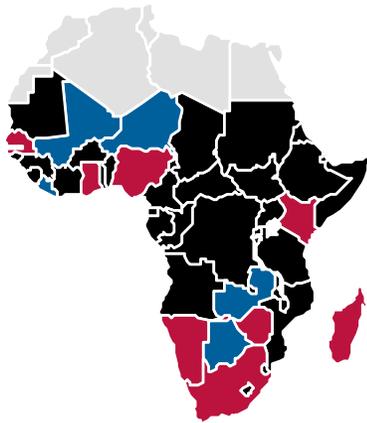
SOUTHERN ASIA: DETAILED FINDINGS

Consequences reported in this region:

	Strike	Suspected deaths	Whistleblower: all reasons	Whistleblower: early warning	Whistleblower: equipment	Whistleblower: embezzlement	Whistleblower: other
Afghanistan		✓					
Bangladesh							
India	✓	✓	✓	✓	✓	✓	✓
Pakistan	✓		✓	✓	✓		

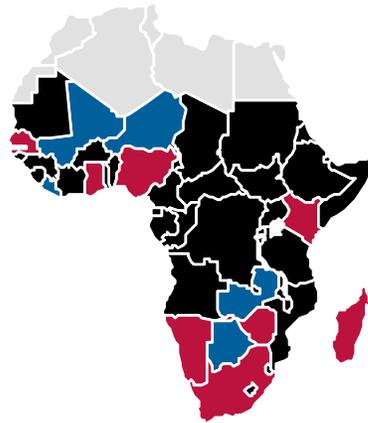
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AFRICA: CORE ISSUES



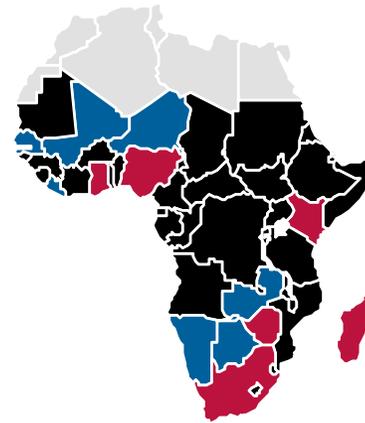
PPE

(stolen, bought but not delivered, purchased or sold at unusually high price)



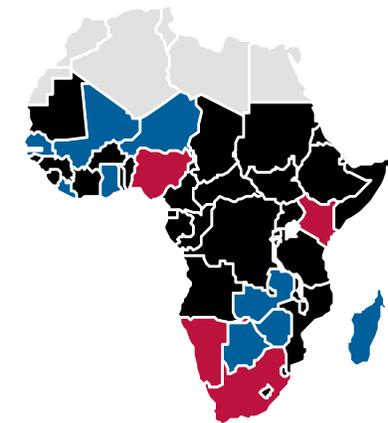
Black market

(existence of)



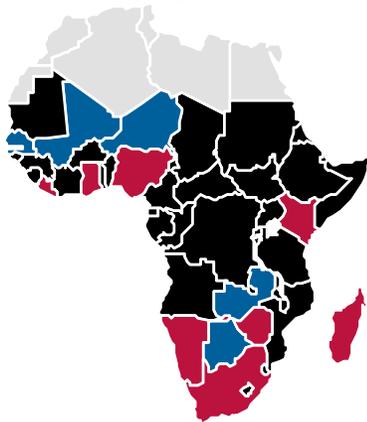
Faulty equipment

(existence of)



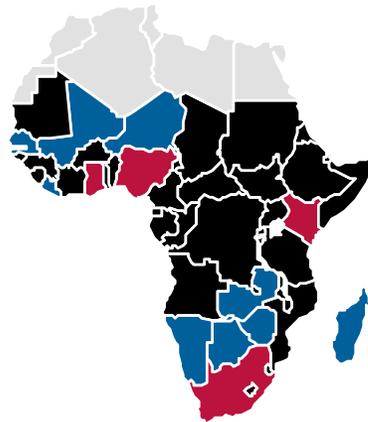
Cyber-attacks

(on healthcare systems)



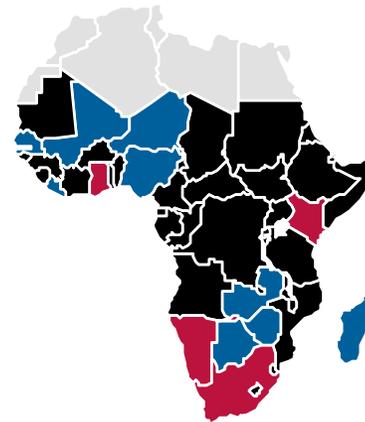
Embezzlement

(of healthcare funds)



Ventilators

(stolen, bought but not delivered, purchased or sold at unusually high price)



Bribes

(demanded by medical personnel)

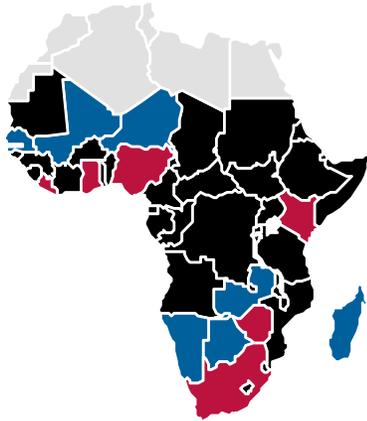
Country was covered in this survey, issue reported

Country was covered in this survey, issue not reported

Country was not covered in this survey

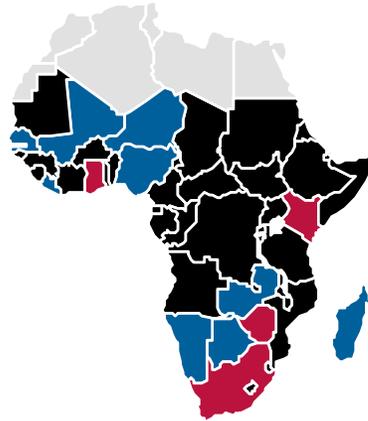


AFRICA: CONSEQUENCES



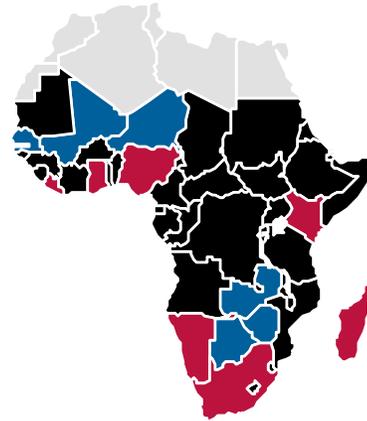
Strike

(medical personnel refused to go to work due to core issues)



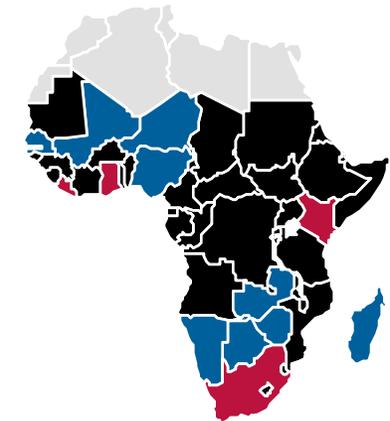
Deaths

(existence of, due to core issues)



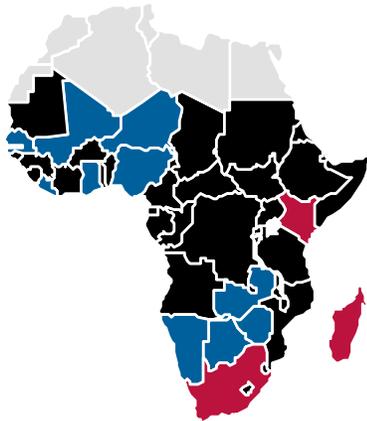
Whistleblower

(whistleblower suffered retaliation)



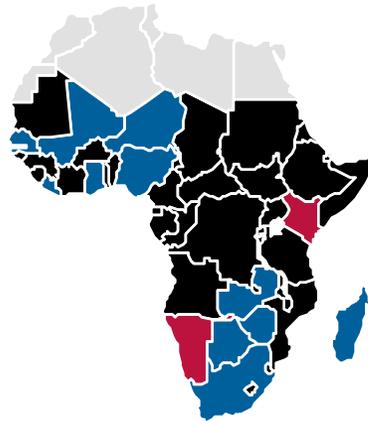
Whistleblower: other

(whistleblower suffered retaliation for reporting something related to COVID-19, but unrelated to early warning, equipment, embezzlement)



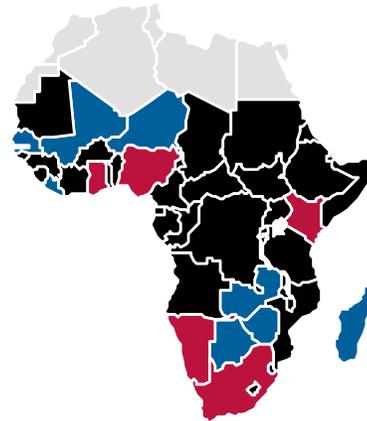
Whistleblower: early warning

(whistleblower who reported virus early suffered retaliation)



Whistleblower: equipment

(whistleblower who reported missing PPE or ventilator suffered retaliation)



Whistleblower: embezzlement

(whistleblower who reported embezzlement suffered retaliation)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



AFRICA: DETAILED FINDINGS

Core issues reported in this region:

	PPE	Black market	Faulty equipment	Cyber-attack	Embezzlement	Ventilators	Bribes
Botswana							
Ghana	✓	✓	✓		✓	✓	✓
Kenya	✓	✓	✓	✓	✓	✓	✓
Liberia					✓		✓
Madagascar	✓	✓	✓		✓		
Mali							
Namibia	✓	✓		✓	✓		✓
Niger							
Nigeria	✓	✓	✓	✓	✓	✓	
Senegal	✓	✓					
S. Africa	✓	✓	✓	✓	✓	✓	✓
Zambia							
Zimbabwe	✓	✓	✓		✓		

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

AFRICA: DETAILED FINDINGS

Consequences reported in this region:

	Strike	Suspected deaths	Whistleblower: all reasons	Whistleblower: early warning	Whistleblower: equipment	Whistleblower: embezzlement	Whistleblower: other
Botswana							
Ghana	✓	✓	✓			✓	✓
Kenya	✓	✓	✓	✓	✓	✓	✓
Liberia	✓		✓				✓
Madagaskar			✓	✓			
Mali							
Namibia			✓		✓	✓	
Niger							
Nigeria	✓		✓			✓	
Senegal							
S. Africa	✓	✓	✓	✓	✓	✓	✓
Zambia							
Zimbabwe	✓	✓					

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

WESTERN EUROPE: CORE ISSUES



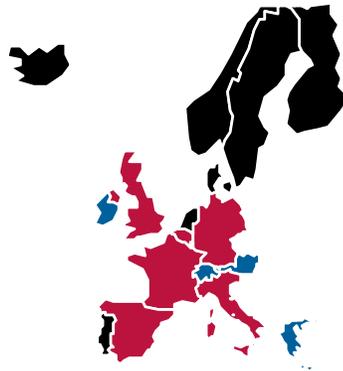
PPE

(stolen, bought but not delivered, purchased or sold at unusually high price)



Black market

(existence of)



Faulty equipment

(existence of)



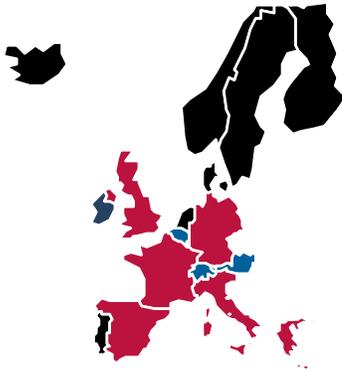
Cyber-attacks

(on healthcare systems)



Embezzlement

(of healthcare funds)



Ventilators

(stolen, bought but not delivered, purchased or sold at unusually high price)



Bribes

(demanded by medical personnel)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



WESTERN EUROPE: CONSEQUENCES



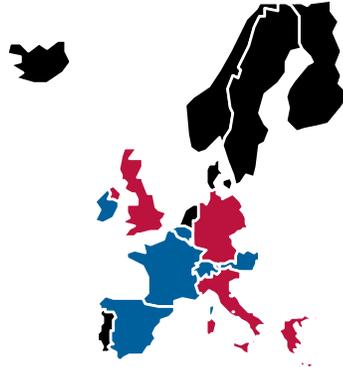
Strike

(medical personnel refused to go to work due to core issues)



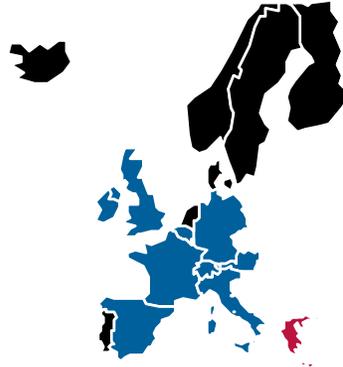
Deaths

(existence of, due to core issues)



Whistleblower

(whistleblower suffered retaliation)



Whistleblower: other

(whistleblower suffered retaliation for reporting something related to COVID-19, but unrelated to early warning, equipment, embezzlement)



Whistleblower: early warning

(whistleblower who reported virus early suffered retaliation)



Whistleblower: equipment

(whistleblower who reported missing PPE or ventilator suffered retaliation)



Whistleblower: embezzlement

(whistleblower who reported embezzlement suffered retaliation)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



WESTERN EUROPE: DETAILED FINDINGS

Core issues reported in this region:

	PPE	Black market	Faulty equipment	Cyber-attack	Embezzlement	Ventilators	Bribes
Austria							
Belgium	✓	✓	✓	✓	✓		
France	✓	✓	✓	✓	✓	✓	✓
Germany	✓	✓	✓	✓	✓	✓	
Greece	✓	✓			✓	✓	
Ireland	✓	✓		✓	✓		
Italy	✓	✓	✓	✓	✓	✓	✓
Spain	✓		✓		✓	✓	
Switzerland	✓			✓			
United Kingdom	✓	✓	✓	✓	✓	✓	

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

WESTERN EUROPE: DETAILED FINDINGS

Consequences reported in this region:

	Strike	Suspected deaths	Whistleblower: all reasons	Whistleblower: early warning	Whistleblower: equipment	Whistleblower: embezzlement	Whistleblower: other
Austria							
Belgium							
France	✓	✓					
Germany		✓	✓		✓		
Greece			✓		✓		✓
Ireland							
Italy	✓		✓	✓			
Spain		✓					
Switzerland							
United Kingdom	✓	✓	✓		✓		

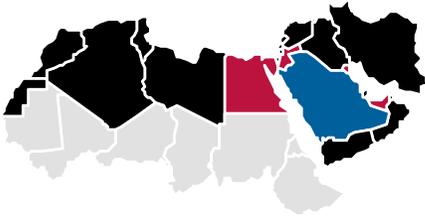
HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

MIDDLE EAST & NORTH AFRICA: CORE ISSUES



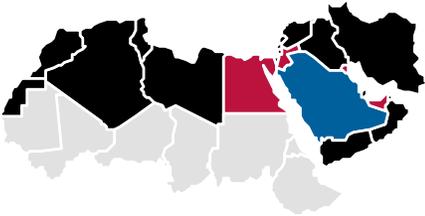
PPE

(stolen, bought but not delivered, purchased or sold at unusually high price)



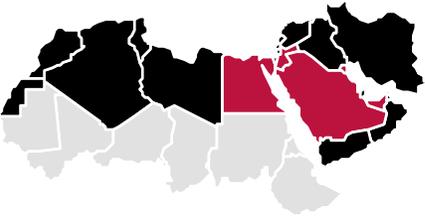
Black market

(existence of)



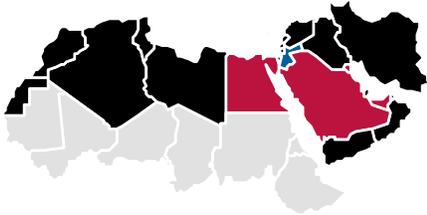
Faulty equipment

(existence of)



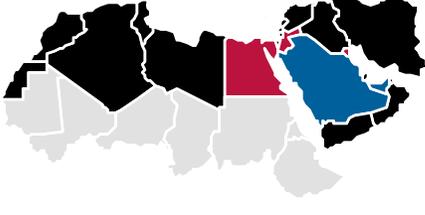
Cyber-attacks

(on healthcare systems)



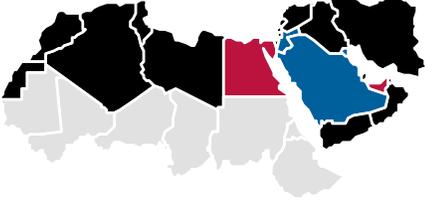
Embezzlement

(of healthcare funds)



Ventilators

(stolen, bought but not delivered, purchased or sold at unusually high price)



Bribes

(demanded by medical personnel)

Country was covered in this survey, issue reported



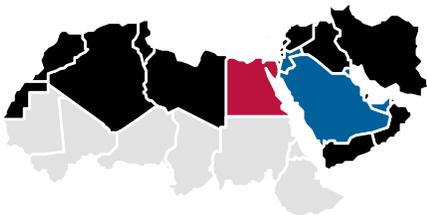
Country was covered in this survey, issue not reported



Country was not covered in this survey

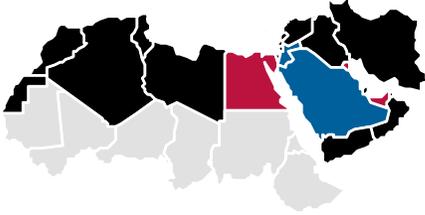


MIDDLE EAST & NORTH AFRICA: CONSEQUENCES



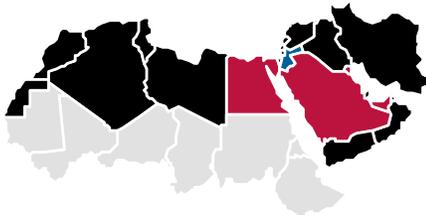
Strike

(medical personnel refused to work due to core issues)



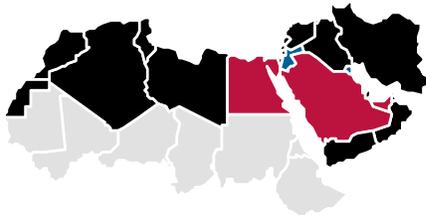
Deaths

(existence of, due to core issues)



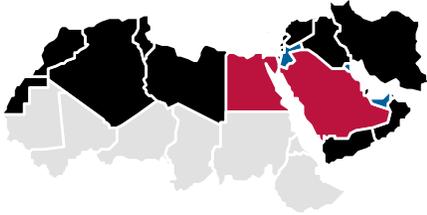
Whistleblower

(whistleblower suffered retaliation)



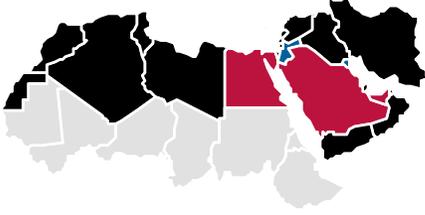
Whistleblower: other

(whistleblower suffered retaliation for reporting something related to COVID-19, but unrelated to early warning, equipment, embezzlement)



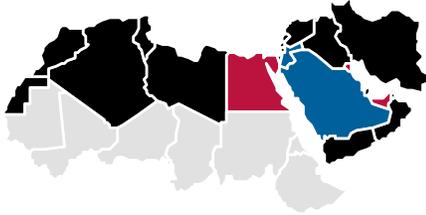
Whistleblower: early warning

(whistleblower who reported virus early suffered retaliation)



Whistleblower: equipment

(whistleblower who reported missing PPE or ventilator suffered retaliation)



Whistleblower: embezzlement

(whistleblower who reported embezzlement suffered retaliation)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



MIDDLE EAST & NORTH AFRICA: DETAILED FINDINGS

Core issues reported in this region:

	PPE	Black market	Faulty equipment	Cyber-attack	Embezzlement	Ventilators	Bribes
Cyprus	✓						
Egypt	✓	✓	✓		✓	✓	✓
Jordan	✓	✓	✓	✓		✓	
Kuwait	✓	✓	✓	✓	✓	✓	
Saudi Arabia	✓			✓	✓		
UAE	✓	✓	✓	✓	✓		✓

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

MIDDLE EAST & NORTH AFRICA: DETAILED FINDINGS

Consequences reported in this region:

	Strike	Suspected deaths	Whistleblower: all reasons	Whistleblower: early warning	Whistleblower: equipment	Whistleblower: embezzlement	Whistleblower: other
Cyprus	✓						
Egypt	✓	✓	✓	✓	✓	✓	✓
Jordan							
Kuwait		✓	✓			✓	
Saudi Arabia			✓	✓	✓		✓
UAE		✓	✓		✓	✓	✓

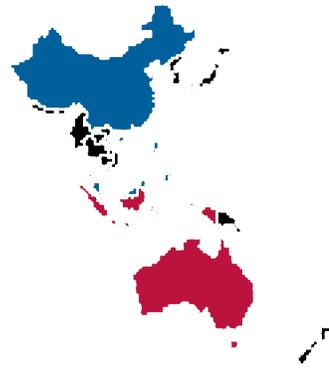
HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

ASIA-PACIFIC: CORE ISSUES



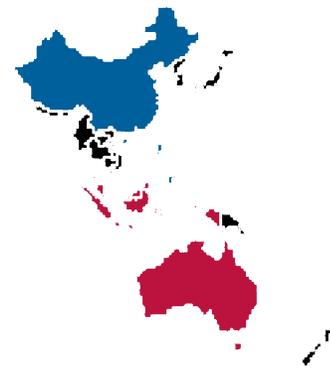
PPE

(stolen, bought but not delivered, purchased or sold at unusually high price)



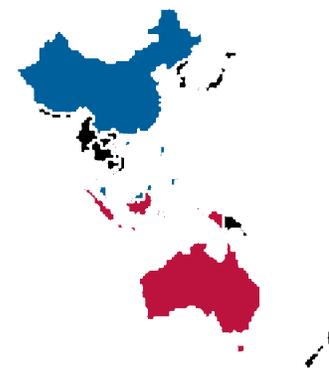
Black market

(existence of)



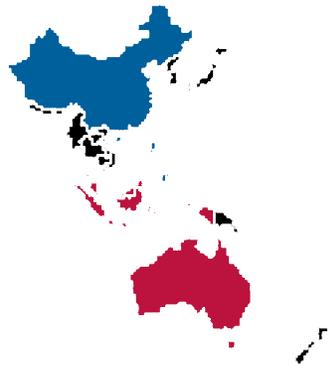
Faulty equipment

(existence of)



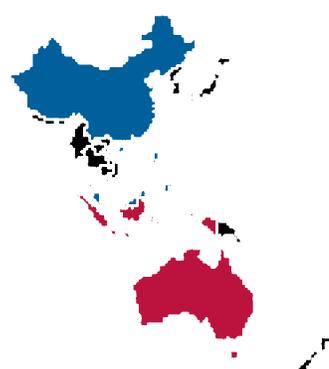
Cyber-attacks

(on healthcare systems)



Embezzlement

(of healthcare funds)



Ventilators

(stolen, bought but not delivered, purchased or sold at unusually high price)



Bribes

(demanded by medical personnel)

Country was covered in this survey, issue reported



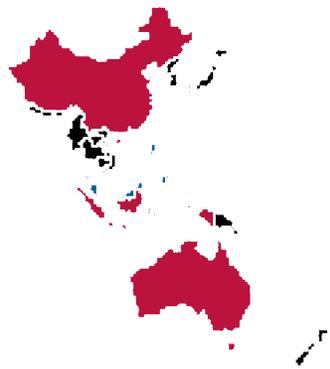
Country was covered in this survey, issue not reported



Country was not covered in this survey

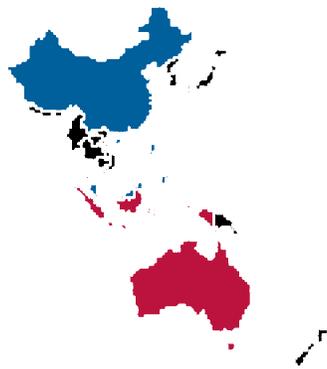


ASIA-PACIFIC: CONSEQUENCES



Strike

(medical personnel refused to go to work due to core issues)



Deaths

(existence of, due to core issues)



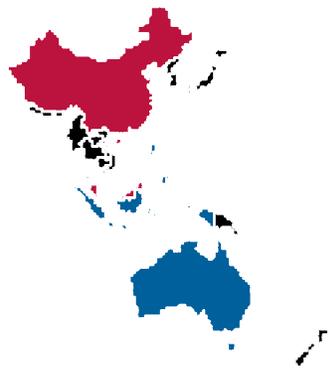
Whistleblower

(whistleblower suffered retaliation)



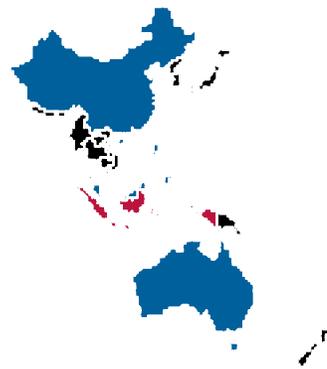
Whistleblower: other

(whistleblower suffered retaliation for reporting something related to COVID-19, but unrelated to early warning, equipment, embezzlement)



Whistleblower: early warning

(whistleblower who reported virus early suffered retaliation)



Whistleblower: equipment

(whistleblower who reported missing PPE or ventilators suffered retaliation)



Whistleblower: embezzlement

(whistleblower who reported embezzlement suffered retaliation)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



ASIA-PACIFIC: DETAILED FINDINGS

Core issues reported in this region:

	PPE	Black market	Faulty equipment	Cyber-attack	Embezzlement	Ventilators	Bribes
Australia	✓	✓	✓	✓	✓	✓	
China	✓						
Indonesia	✓	✓	✓	✓	✓	✓	✓
Malaysia	✓		✓		✓		
Philippines	✓						
Singapore	✓					✓	

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

ASIA-PACIFIC: DETAILED FINDINGS

Consequences reported in this region:

	Strike	Suspected deaths	Whistleblower: all reasons	Whistleblower: early warning	Whistleblower: equipment	Whistleblower: embezzlement	Whistleblower: other
Australia	✓	✓					
China	✓		✓	✓			
Indonesia	✓	✓	✓		✓		
Malaysia			✓	✓			
Philippines							
Singapore			✓				✓

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

CE EUROPE & CENTRAL ASIA: CORE ISSUES



PPE

(stolen, bought but not delivered, purchased or sold at unusually high price)



Black market

(existence of)



Faulty equipment

(existence of)



Cyber-attacks

(on healthcare systems)



Embezzlement

(of healthcare funds)



Ventilators

(stolen, bought but not delivered, purchased or sold at unusually high price)



Bribes

(demanded by medical personnel)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



CE EUROPE & CENTRAL ASIA: CONSEQUENCES



Strike

(medical personnel refused to go to work due to core issues)



Deaths

(existence of, due to core issues)



Whistleblower

(whistleblower suffered retaliation)



Whistleblower: other

(whistleblower suffered retaliation for reporting something related to COVID-19, but unrelated to early warning, equipment, embezzlement)



Whistleblower: early warning

(whistleblower who reported virus early suffered retaliation)



Whistleblower: equipment

(whistleblower who reported missing PPE or ventilator suffered retaliation)



Whistleblower: embezzlement

(whistleblower who reported embezzlement suffered retaliation)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



CE EUROPE & CENTRAL ASIA: DETAILED FINDINGS

Core issues reported in this region:

	PPE	Black market	Faulty equipment	Cyber-attack	Embezzlement	Ventilators	Bribes
Bulgaria	✓				✓		
Croatia							
Estonia	✓						
Poland	✓	✓	✓	✓		✓	
Romania							
Russia	✓	✓	✓				
Serbia	✓	✓	✓		✓	✓	
Turkey	✓	✓	✓	✓	✓	✓	

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

CE EUROPE & CENTRAL ASIA: DETAILED FINDINGS

Consequences reported in this region:

	Strike	Suspected deaths	Whistleblower: all reasons	Whistleblower: early warning	Whistleblower: equipment	Whistleblower: embezzlement	Whistleblower: other
Bulgaria	✓						
Croatia			✓				
Estonia							
Poland	✓						
Romania							
Russia	✓		✓		✓		✓
Serbia	✓						
Turkey	✓		✓	✓	✓		✓

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

LATIN AMERICA & CARIBBEAN: CORE ISSUES



PPE

(stolen, bought but not delivered, purchased or sold at unusually high price)



Black market

(existence of)



Faulty equipment

(existence of)



Cyber-attacks

(on healthcare systems)



Embezzlement

(of healthcare funds during)



Ventilators

(stolen, bought but not delivered, purchased or sold at unusually high price)



Bribes

(demanded by medical personnel)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



LATIN AMERICA & CARIBBEAN: CONSEQUENCES



Strike

(medical personnel refused to go to work due to core issues)



Deaths

(existence of, due to core issues)



Whistleblower

(whistleblower suffered retaliation)



Whistleblower: other

(whistleblower suffered retaliation for reporting something related to COVID-19, but unrelated to early warning, equipment, embezzlement)



Whistleblower: early warning

(whistleblower who reported virus early suffered retaliation)



Whistleblower: equipment

(whistleblower who reported missing PPE or ventilator suffered retaliation)



Whistleblower: embezzlement

(whistleblower who reported embezzlement suffered retaliation)

Country was covered in this survey, issue reported



Country was covered in this survey, issue not reported



Country was not covered in this survey



LATIN AMERICA & CARIBBEAN: DETAILED FINDINGS

Core issues reported in this region:

	PPE	Black market	Faulty equipment	Cyber-attack	Embezzlement	Ventilators	Bribes
Argentina	✓						
Brazil	✓	✓	✓	✓	✓	✓	
Chile	✓	✓		✓			
Colombia	✓	✓	✓		✓	✓	
Costa Rica	✓	✓		✓			
Honduras							
Mexico	✓	✓	✓	✓	✓	✓	
Panama							
Peru	✓	✓	✓	✓	✓	✓	

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").

LATIN AMERICA & CARIBBEAN: DETAILED FINDINGS

Consequences reported in this region:

	Strike	Suspected deaths	Whistleblower: all reasons	Whistleblower: early warning	Whistleblower: equipment	Whistleblower: embezzlement	Whistleblower: other
Argentina							
Brazil	✓	✓	✓	✓			
Chile							
Colombia	✓	✓					
Costa Rica	✓						
Honduras							
Mexico	✓						
Panama							
Peru	✓						

HOW TO INTERPRET THE DATA: If a particular issue (core issue or consequence) was not reported from a surveyed country, it means that all respondents from that country thought that issue either did not exist in their country or they did not know of the existence of that issue in their country at the time this survey was fielded (April 4th - April 22nd, 2020). (Answers checked: "No" or "I do not know").



“

With all the independent variables that come along with the COVID pandemic, I believe the most important factor will be educating the public and making people aware of the risk of fraud through these trying times.

Survey respondent, United Kingdom

QUESTIONNAIRE (1/3)

Title: Global survey: Corruption affecting healthcare during corona

Synopsis: What is the effect of fraud and corruption on healthcare professionals, hospitals and patients? What are global trends and local problem clusters? What are the consequences of fraud and corruption on public health during the pandemic?

This survey aims to help anti-fraud professionals identify relevant priorities, while working in a dynamic and criminogenic crisis environment.

Let us know what you have observed, read or heard from sources credible to you. Limit your response to instances you are well informed about. Cases should have occurred since February 1st, 2020. They should be directly linked to corona and/or Covid-19.

This survey is conducted by Nemexis, an anti-fraud investigation company based in Berlin, DE (see nemexis.de/en).

Thank you for participating! You can receive the final results once the survey is closed and an analysis has been performed.

Q1: What country are you writing about?

Q2: What is the source of your information? You can check more than one option.

- 1: Media
- 2: Personal experience
- 3: Other

Q3: Are you an anti-fraud professional?

- 1: Yes
- 2: No
- 3: I do not know

Q4: Did any entity (government, corporation, hospital, etc.) suppress healthcare related whistleblowers in your country during the current pandemic?

- 1: Yes
- 2: No
- 3: I do not know

Q5: (IF Q4=Yes) Please describe why healthcare related whistleblowers were suppressed during the current pandemic in your country. You can check more than one option.

- 1: Whistleblower reporting the infection in its very early stage suffered repressions,
- 2: Whistleblower reporting missing equipment (personal protective equipment, ventilators, etc.) suffered repressions,
- 3: Whistleblower reporting financial embezzlement suffered repressions,
- 4: Whistleblower reporting something else but directly related to the Corona pandemic suffered repressions.

Q6: "Personal protective equipment" (PPE) includes facemasks, face shields or goggles, non-sterile gloves and an isolation gown. Was personal protective equipment stolen, bought or sold at unusually high prices or bought and never delivered?

- 1: Yes
- 2: No
- 3: I do not know

QUESTIONNAIRE (2/3)

Q7: Ventilators include a machine and its supply of oxygen. Are you aware of ventilators being stolen, bought or sold at unusually high prices or bought and never delivered?

- 1: Yes
- 2: No
- 3: I do not know

Q8: Are you aware of a black market for test kits, personal protective equipments or ventilators in your country?

- 1: Yes
- 2: No
- 3: I do not know

Q9: Are you aware of faulty test kits, personal protective equipment and ventilators in your country?

- 1: Yes
- 2: No
- 3: I do not know

Q10: Are you aware of financial support from government and/or private entities from your country and/or abroad being embezzled by government entities, health care officials, hospital management, doctors or nurses?

- 1: Yes
- 2: No
- 3: I do not know

Q11: Did any of the cases above (whistleblower suppression; possible fraud involving test kits, personal protective equipment, ventilators; embezzlement of financial support) lead to suspected deaths?

- 1: Yes
- 2: No
- 3: I do not know

Q12: Did any of the cases above (whistleblower suppression; possible fraud involving test kits, personal protective equipment, ventilators; embezzlement of financial support) lead to physicians and/or nurses refusing to go to work in your country?

- 1: Yes
- 2: No
- 3: I do not know

Q13: Are you aware of doctors or nurses asking for bribes in order to test, admit, treat or care for patients with Covid-19 symptoms?

- 1: Yes
- 2: No
- 3: I do not know

Q14: Are you aware of cyber attacks on the healthcare system in your country during the current pandemic (CEO-fraud, DDOS, malware, etc.)?

- 1: Yes
- 2: No
- 3: I do not know

QUESTIONNAIRE (3/3)

Q15: In conclusion: how important is the effect of the cases above (whistleblower suppression; possible fraud involving test kits, personal protective equipment, ventilators; embezzlement of financial support) on effectively fighting Corona in your country?

1: very important

2: important

3: somewhat important

4: unimportant

5: completely unimportant

Q16: Add here any other information you deem relevant related to fraud and corruption in healthcare during the pandemic, for example: What should be a priority of anti-fraud in your country?

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About us:

NEMEXIS is an anti-fraud consulting company based in Berlin, Germany. We are a service integrator collaborating with independent specialists worldwide in preventing, detecting and investigating fraud and corruption.

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