



Better Business Bureau®  
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## **BBB Warns Consumers about Work-at-Home Offers**

### **Earn thousand of dollars a month - from your home - Processing Medical Billing Claims**

According to the Ohio Department of Job and Family Services, Ohio's unemployment rate was 6.0 percent in December 2007, a 1.4% increase from December 2006. The number of unemployment workers has increased by 27,000 in the past 12 months and is up to 361,000 unemployed workers in the State of Ohio.

In view of the high unemployment rate, everyone wants to earn an extra buck or two when the opportunity arises, and may find work-at-home opportunity ads appealing. It is cheap and easy to get a phony message out to the vast audience through the Internet and e-mail. Even though the old work-at-home scams have taken on a modern twist, the typical profile of victims who are most susceptible to these scams has changed very little. Work-at-home con artists have always preyed most heavily upon senior citizens, the disabled, stay-at-home moms, people with low income and few job skills, and people who just want to get rich quick. While the promise of earning hundreds of dollars for a few hours a week may sound appealing, the BBB urges you to proceed with caution. Lots of consumers got deceived, lost thousands of dollars, in addition to their time and energy, ruined their reputation and might be a possible target for legal action through several types of these offers. You can also be part of one of America's fastest growing industries by falling pray to one of these scams:

**PROCESSING MEDICAL INSURANCE CLAIMS:** Typical Ad -- "You can earn from \$800 to \$1000 weekly processing insurance claims on your home computer for health care professionals such as doctors, dentists chiropractors, and podiatrists. Over 80% of providers need your services. Learn how in one day!"

Generally, the promoter of this scheme attracts you by advertising on cable television and, perhaps, by inviting you to a business opportunity trade show at a hotel or convention center. You may be:

- Urged to buy software programs and even computers at exorbitant prices; a program selling at a software store for \$69 might cost you several thousands of dollars.
- Told that your work will be coordinated with insurance companies by a central computer.
- Required to pay for expensive training sessions available at a "current special rate" that will be higher in the future, and
- Pressured to make a decision immediately.

Most likely, the expensive training sessions are superficial, and the market for your services is very small or nonexistent. The promoter may delay the processing of your job, citing a backlog or mistakes in your work. There may also be no central computer as advertised. You may be left with no way to deliver what you have promised to your clients or customers—if you found any—and with no way to earn any money on your own.

According to information in our BBB files, Unlimited Healthcare Services, Inc. placed ads locally and across the country in newspapers offering a business opportunity to do medical billing from home.

Based on BBB files, this company has an **unsatisfactory record** due to a **pattern** of complaints and has failed to correct the underlying reason for the complaints. The BBB processed a total of 59 complaints concerning advertising issues in the last 36 months. 2 Complaints were closed as resolved, 3 were closed as unresolved and 54 were closed after the company failed to respond to the BBB.

In total the consumers in our BBB files stated they paid about \$11,400.00 to Unlimited Healthcare Services, Inc. In return, the consumers all together appear to have received less than \$40.00 from UHS, Inc. Some consumers told the BBB they were terminated after processing fewer than seven claims. Most said they were terminated before processing any claims.

The consumers said they each paid a \$195 fee to process medical claims from their home. Some consumers say they also purchased home office equipment they felt they needed to work for UHS, Inc.

In May 2007 our BBB asked UHS, Inc to address the underlying cause of the **pattern** of customer complaints in our BBB files concerning **advertising issues** and refund practices. UHS, Inc responded to our BBB by email in part saying "Unlimited Healthcare could no longer handle the individuals making mistakes on processing claims. My contract states these claims processors are paying a "non-refundable fee", because it cost us way more than \$195.00 to get them a user name and password as well as train them and correct all of their mistakes. I was advised by my attorney that I was not obligated to pay their \$195 back".

Some consumers shared with our BBB emails they received from UHS, Inc offering them a refund if they would withdraw their complaints from the BBB.

According to national BBB reporting standards, under no circumstances

should a BBB ever remove a complaint from a **report** if the company indicates a withdrawal is the only way it will be resolved.

To avoid falling for work-at-home scams, both on- and off-line, look for the following warning signs:

- Overstated claims of product effectiveness;
- Exaggerated claims of potential earnings, profits, or part-time earnings;
- Claims of "inside" information;
- Requirements of money for instructions or products before telling you how the plan works;
- Claims of "no experience necessary."

Visit [www.akronbbb.org](http://www.akronbbb.org) or call 1-800-825-8887 for more information.