Pallium™

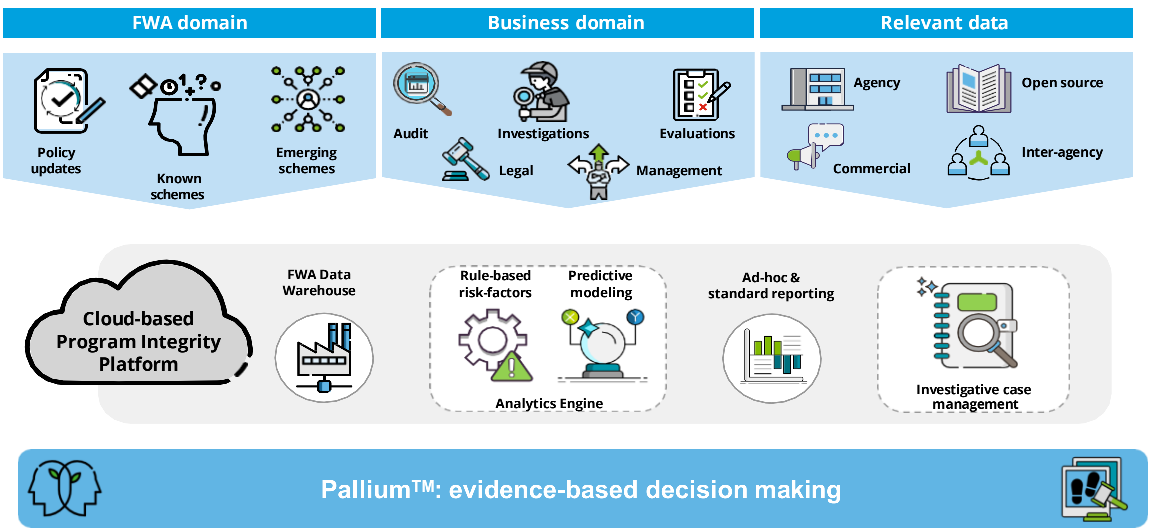
Targeting fraud in government and public services

Today's government and public services agencies face external and internal fraud risks, which can significantly impact public perception and the reach of taxpayer funds. Industry trends point to continuing oversight from state and federal authorities and taxpayers while federal and state governments work to identify and reduce fraud and abuse in programs. Beneficiary considerations are at the heart of the matter since a lack of fraud prevention may affect the people who need services the most.

Effective deployment of proactive fraud management strategies and related technology and digital enhancements can help minimize risks. However, the approach to finding and thwarting internal and external fraud, waste, and abuse (FWA) within state agencies is typically reactionary. Internal reviewers often lack the tools and techniques that can give them a comprehensive view of their business activities and processes.

Introducing Pallium™—a powerful portfolio to help state agencies combat fraud

Deloitte has created a program integrity practice dedicated to transforming how government and public services agencies combat FWA, prevent improper payments, and identify overpayments. We apply a disruptive, technology-enabled approach. Our portfolio offers a one-stop shop for case management, analytics, and investigative services. The case management and analytics are administered through Deloitte's platform-as-a-service **Pallium™**. This platform facilitates aggressive pre-screening, auditing, and prevention techniques to help thwart would-be perpetrators attempting to take advantage of the system.



Pallium™

What can Deloitte do for you?

With high volumes of errors, misuse, and schemes, government agencies often struggle to detect, monitor, and manage improper payments. Our Program Integrity Fraud Risk Management offerings can help agencies combat FWA, prevent improper payments, and identify recoverable claims with disruptive, technology-enabled services.

Improved risk culture	Through top-down communications, open discussions, training, and other activities, Deloitte helps leadership engage with its front-line fraud fighters—those operating a program on a day-to-day basis. We facilitate senior-level, cross-agency leadership teams that have the authority and accountability to prioritize fraud risk management and implement action plans.
Actionable analytics	Deloitte has a robust suite of advanced analytic techniques and a library of analytic models for early detection of payment inaccuracies to provide actionable insights for downstream users. Deloitte uses cognitive machine learning capabilities to focus on fraud cases with the most likely potential for return.
Fraud risk assessments	Fraud risk assessments are different from other risk assessments, but share elements with other assessments, including enterprise risk and improper payments. Assessments can be integrated to increase efficiency and reduce the burden on responders. Risk-sensing tools, data analysis, interviews, and documentation reviews are deployed to identify fraud risks.
Alternative interventions	Effective intervention should include a diverse set of mitigation activities based on the results of the fraud risk assessment. Our plan includes general actions applicable to the population of stakeholders, such as policy changes, education and outreach, a hotline, and new mitigating controls. It also includes targeted actions that are implemented based on risk, including audit, investigation, and behavioral nudging.

Potential benefits for your agency

Government and public services agencies can use Deloitte's program integrity services powered by Pallium™ to help improve operational efficiency and proactively monitor for potentially fraudulent activity. Potential benefits include:

- ***Surveying larger volumes.*** Advanced analytics and artificial intelligence (AI) provide the ability to survey a larger set of transactions based on defined business rules and machine learning models to identify potential anomalies more efficiently.
- ***Targeting reviews.*** Targeted reviews can reduce false positives and free resources to focus on root cause analysis.
- ***Gaining deeper insights.*** As machine learning models learn from data and improve with training, deeper insights can be derived to better understand risk areas.
- ***Safeguarding data.*** Our offerings align with HIPAA regulations and Administrative Simplification requirements. Safeguarding and protecting data designated as Protected Health Information (PHI) and Personally Identifiable Information (PII) is a top priority.

Find out what Deloitte can do to help you deploy proactive fraud management strategies. Contact one of us today.

Jamia McDonald
Principal
Deloitte Consulting LLP
+1 717 562 5431
jammcdonald@deloitte.com

Lauren Allen
Principal
Deloitte Transactions & Business Analytics LLP
+1 703 236 3057
laurenallen@deloitte.com

Amina Popowich
Principal
Deloitte Financial Advisory Services LLP
+1 571 882 5361
apopowich@deloitte.com

Barton Bishop
Managing Director
Deloitte Financial Advisory Services LLP
+1 571 882 6312
bbishop@deloitte.com