**Q01:**

An ethical dilemma is a paradox that arises when two or more options exist, but neither is the best ethical or moral option. False accounting, sexual harassment, data privacy, nepotism, and discrimination are just a few examples of ethical quandaries that occur in today's workplace.

The moral problem Saul faces is whether or not to report his brother, Mr. Robert Smith, for illegally using and abusing the Medicare plan, and whether or not to report his brother for sacrificing his profession for the benefit of his family.

Saul is confronted with two types of ethical challenges: an ethical quandary and an ethical decision. An ethical quandary is a morally difficult situation in which you must choose between two or more alternatives that are not equally acceptable. The dilemma is described as a "right-versus-right" choice. An ethical decision is a "right-versus-wrong" decision in which an individual is faced with a choice between the right (ethical) option and the wrong (unethical or downright illegal) option. Saul's quandary is how to deal with the current ethical challenge.

Mr. Smith has fraudulently sought payment from the government healthcare programme for low-income seniors by treating people with enough incomes. Since his brother had given up his job for the sake of the family, Saul was split when he learned this when examining the finances between reporting the incidences to Medicare and not.

**Q02:**

Health care fraud is a white-collar crime that is on the rise and is based on the misrepresentation or deception of a healthcare recipient. Billing, kickbacks, medical testing, billing for services not provided, and other forms of fraud and abuse may be involved. White-collar crime is a non-violent crime committed for financial gain. The primary goal of these crimes is to obtain money or property, avoid losing current property, or gain a personal or commercial advantage.

This article will discuss the reasons why Medicare fraud is considered a white-collar offence. It's a white collar crime done by someone in power for financial advantage but without physical violence. Not when somebody complains it or until it is uncovered via audits is it likely to be discovered.

**Q03:**

It is in Saul's best interests to act in an ethical and trustworthy manner. The application of ethical behaviour in a business context is known as business ethics. In my opinion, acting ethically in business entails more than simply following the rules and regulations. It also entails being truthful, not causing harm to others, competing fairly, and refusing to prioritise your own interests over those of your employer and coworkers, which Dr. Robert Smith did not do. To act ethically in business, you must first understand what is right and wrong, which is not an easy task. It all comes down to personal integrity and a strong desire to do what is right, even if it means doing something difficult or personally damaging.

Saul has to have a conversation with Mr. Smith about the crimes he has committed and the repercussions of not coming clean. To prevent further penalty and disgrace, which may lead to the loss of Smith's licence to practise, he must get Smith to accept the fault graciously.

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