



## Medical Identity Theft

We've all heard of identity theft, and many of us have had the miserable experience of having a credit card stolen. Medical identity theft is similar and can be just as serious. Though medical identity theft is fairly uncommon (about 250,000 people experienced it in 2005\*), it is difficult to repair and typically leaves a trail of falsified information that can plague medical and financial lives for years.

Medical identity theft occurs when someone represents themselves as you for the purpose of receiving medical treatment and incurring the expense for the services in your name. Someone within the healthcare system could also use your medical identity for financial gain. Either way, the effects can potentially impact your finances, your insurance coverage and your health.

Medical records are fairly comprehensive and permanent, so having the wrong medications and procedures listed, as part of your medical history, can be confusing for any provider you encounter in the future. It's important to protect against medical identity theft and act promptly and aggressively if it occurs.

### Know How to Protect Against Medical Identity Theft

The first indication that you've been a victim of identity theft is the arrival of unexpected bills, EOBs or collections phone calls. To protect from this happening:

- Do not allow your insurer to use your social security number as all or part of your account ID. Your social security number is the key into your protected identity.
- Service dates are important. Keep a record of the days you went to the doctor and received treatment.
- Evaluate bills and statements from providers. Anything that looks odd, question it. Medical billings are fraught with errors anyway, so reviewing the bill has the added benefit of possibly catching errors that affect your costs.
- Open and read your EOBs. If you think a service date or charge is not representative of care you or a family member received, or you do not recall seeing a provider you are being billed for, call the provider and your insurer to clarify any confusion.

### It's Happened. Now What?

- Call your insurer AND send a letter to the insurance company stating you suspect medical identity theft. Be sure to provide copies of all documentation.
- Request all records related to the claim(s) from your provider. This can be the most challenging part of the process. Some of this will be trial and error to find the source of the fraudulent activity. Once you are relatively certain the claim is fraudulent, inform them by calling AND in writing.
- If the charge involved your credit card, inform your credit card company of the fraudulent charges.
- Contact your local law enforcement. They will direct you to the appropriate authorities. Be aware that identity theft can be a federal offense.
- Document all conversations – insurer, provider and law enforcement. Who you talked to and when. Keep a summary of what was said.
- Any information you share with another party, be sure to keep a copy of everything for yourself.
- Check your credit rating and put a lock on your credit. Many companies provide this service. This can help to alert you when someone is checking on your credit history and assist in tracking the source.
- Follow up your communications with the provider, insurer and credit companies until you have written assurance from all parties that you will not be held liable for claims and associated charges.
- Be vigilant. If it happened once, watch out for more instances.

\*<http://health.usnews.com/articles/health/living-well-usn/2008/02/29/medical-identity-theft-turns-patients-into-victims.html>