

Protecting Your Medical Records from ID Fraud

BACKGROUND

There are many types of identity fraud. One especially serious category is medical-related identity fraud. While all identity fraud threatens the finances and peace of mind of the victim, medical identity fraud can also threaten the health of the victim.



HOW IT HAPPENS

Most medical care in the U.S. requires the patient to provide personal identifying information and, where applicable, health insurance information. Patients who wish to conceal their true identities - perhaps because of a criminal record or perhaps because they are not properly documented citizens - will sometimes use a false identity they have found or purchased. Similarly, patients without health insurance may use a false identity with an associated health insurance account number.

There are many ways that your personal information may become available to someone wanting to use a false identity to receive medical services. Here are a few examples:

- * You may lose your purse or wallet or computer.
- * Personal information about you may be in mail that is stolen.
- * Information about you may be hacked from the database of your employer, bank, lawyer or doctor.

HEALTH HAZARDS

Unlike most other forms of identity fraud, there is a direct health risk to the victim. Imagine that you are rushed to a hospital for emergency treatment. The hospital looks up your information and finds your medical records - including your blood type, allergies and so on - medical information that is not yours. You could be put at risk because your health care providers are relying on medical information that actually pertains to someone who misused your identity.

LOSS DETECTION AND RESPONSE

You should always review any "Explanation of Benefits" letters or other statements from your health insurer. In particular, watch out for:

- * Services that you did not receive.
- * Office visits that you did not make.
- * Medical equipment that you did not receive.

Once a year, ask your health insurer for a listing of the benefits they have paid on your behalf. This should list all the care they paid for in whole or in part during the past year. The advantage of this over just reviewing the letters sent to you is that sometimes an identity thief will submit a change of address for notices.

If you have any reason to believe your identity is being misused, please contact the ID Recovery Help Line at 1-800-414-9792.

