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- Medical Identity Fraud

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Rising health care costs have triggered an increase in medical identity theft. According to a 2003 U.S. government report, there have been at least 200,000 instances involving medical identity fraud. And that number has only risen in recent years, driven in part by the high number of uninsured Americans and illegal immigrants.

Too often, many people aren't even unaware they are victims unless they've seen a doctor, receive a hospital bill, or letter from their health provider.

Even more troubling is the potential risk of medical errors. Blood tests, medical procedures or prescriptions administered on behalf of someone falsely using your name, Social Security or healthcare identity number, may one day become a part of your own medical records. This could lead to tragic, health-related consequences.

Medical identity fraud can even impact you in the workplace. Many Fortune 500 companies now require access to medical records when hiring or promoting.

Victims of credit card theft can restore their credit history by working with merchants, banks and credit agencies. But victims of medical identity fraud often encounter endless red tape due to medical privacy rules established under the 1996 Health Insurance Portability and Accountability Act.

These privacy rules intended to protect personal information also make it difficult for patients to obtain their own records even when identity theft is suspected. Additionally, medical records can be scattered across dozens of doctors' offices, hospitals and clinics.

Setting the record straight

What should you do if medical identity theft happens? As with any form of identity theft, you should scrutinize all medical bills and those "explanation of benefits" you receive. You also need to be extra careful when going over your own medical charts if you've been hospitalized.

Federal law guarantees you the right to inspect your medical records and obtain copies. If you notice errors, you should immediately contact your health provider and physician(s).

The primary lesson: be extra vigilant the next time you see your physician or visit the ER. Safeguard your personal medical information. Your personal and financial health might one day be at risk.

Medical Information Bureau (MIB):

To request a copy of your medical history report, visit www.mib.com (Only 20% of consumers have a record, but at least you'll be able to check if you do)

At the end of the day, identity theft protection is about managing your risks. You must remain vigilant and continue to thwart identity theft as best you can, while maintaining credible identity protection in the event you do become victimized.

Prevention Tip!

The Fair and Accurate Credit Transactions Act of 2003 not only allows you the opportunity to review a free credit report at www.annualcreditreport.com, but also allows you to review one free report from "Specialty Consumer Reporting Agencies".

While different than the credit bureaus, these agencies also compile and share data about you from your public records when relating to:

- Medical records or payments
- Residential or tenant history
- Check writing history
- Employment history
- Insurance claims

Like your credit report, it is a good idea to review these records for accuracy and possible fraud.

In summary, you should review the following:

ChoicePoint:

To request copies of your (auto/ home insurance) claims history report, visit www.ChoiceTrust.com or call 1-866-312-8076.

To request a copy of your employment history report, call 1-866-312-8075.

To request a copy of your tenant history report, call 1-877-448-5732.

For more information on these reports, visit www.ChoicePoint.com

ChexSystems/SCAN:

To request a copy of your banking history report from ChexSystems, visit www.consumerdebit.com

To request a copy of your banking history report from SCAN, visit www.consumerdebit.com or call 1-800-262-7771.

Inaccuracies may be the result of simple errors or signal that an identity thief has used your personal information for abuse or gain.

Identity theft is about you and all of your personal information. If you have questions about your records or identify fraudulent activity, please contact us toll-free for assistance at:

1-866-4ID-FRAUD
(866-443-3728)