

Medical Identity Theft

What is Medical Identity Theft?

Medical Identity Theft occurs when someone uses an individual's name or other parts of the Individual's Identity-Such as insurance information or a Social Security Number-without the victim's knowledge or consent to obtain medical services or goods. Medical Identity Theft can also occur when someone uses the person's Identity to obtain money by falsifying claims for medical services and falsifying medical records to support those claims. The essence of the crime is the use of Medical Identity by criminal and lack of knowledge by the victim.

Why should you be concerned?

Medical Identity Theft can have financial as well as life threatening impact. If your Medical Identity is stolen, you or your insurance can be billed for services you have never received. This could be applied to lifetime maximum benefit amounts. You may not realize the problem until you need to seek treatment for your own medical condition and are told you have no coverage.

If your medical identity is stolen, erroneous information can be entered into your patient record. The medical record would not then accurately reflect your own health information, which could lead to the wrong medical treatment for you.

What can you do to prevent Medical Identity Theft?

1. Be aware of the crime.
2. Be alert. Read your explanation of benefits (EOB) statements from the insurance company. Make sure the services listed were obtained by you. If you have sought services and are expecting a billing statement in the mail from your physicians office, let them know if you don't receive it.
3. You can request a full copy of healthcare files from your healthcare providers for reference.
4. Guard your insurance and Medicare/Medicaid cards and numbers as carefully as you guard your credit cards or Social Security numbers. Do not let other people have access to this information.
5. You can request an annual listing of all benefits paid by insurers.
6. Make sure that all your healthcare providers have plans in place to reduce the risk of Medical Identity Theft.

What is this office doing to help?

We have put in place procedures to detect when incidents of Medical Identity Theft may have occurred (Red Flags). We have a policy and procedures in place to detect, identify and respond to Red Flags. Please don't be offended if we ask you to bring in your driver's license or other photo id, your current health insurance card, or other correspondences showing your current resident if the photo id does not show your current address. And finally, please be patient with us when we ask you to check and update your information at each appointment. We are trying to protect you.

What should you do if you feel you have been the victim of Identity Theft?

Contact this office, and all your healthcare providers, to notify us of your concerns, Will address them immediately. You may also contact local law enforcement as well as the Federal Trade Commission at 1-877-438-4338 or go to the FTC on line at <http://www.ftc.gov/opa/2002/02/idtheft.shtm>.