



TIPS

from the Consumer Health Action Network

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What is Medical Identity Theft?

Medical identity theft is when someone uses your personal information to get medical care. It is a growing crime that is often overlooked by victims, healthcare providers, and authorities. In some cases, the thief uses your name, SSN, and/or insurance information to get medical services. In other cases, someone in the medical office stole patients' medical information to sell in the black market or to bill insurance companies for fake medical claims.

Medical identity theft can cause long-lasting problems for your finances and your health. You may not know you are a victim until you are contacted by collection agencies for medical bills that aren't yours or when you are told by your insurance company that you've reached the lifetime maximum amount they will pay for benefits. Even worse, you might only figure out that you are a victim of medical ID theft when you find someone else's medical information in your medical history during a hospital/doctor visit. These mistakes can be deadly since you might be given the wrong treatment/medicine based on this incorrect medical history (for example, the wrong information about allergies, blood type, prescription drugs, and chronic medical conditions).

Right now there is no consumer protection agency that specifically protects consumers against medical identity theft. It is often difficult and time-consuming to prove that you've been a victim and to follow the thief's trail. It is also very difficult to correct your medical records once the thief's medical history is mixed in with yours.

Tips to Prevent Medical Identity Theft

1. Guard your insurance card

Your insurance card is just as valuable as your credit cards, so look after it the same way you protect your ATM/credit cards. Report loss or theft immediately and don't lend your cards to anyone or give medical insurance information over the phone.

2. Check your medical bills and insurance statements

Always open mail from your insurance company and check your statements carefully for unusual charges. If you're not sure about certain charges, call your insurer and ask them about it. If you need to, ask for the name of the provider who made the claim and ask them to explain it. Even if you haven't used your health benefits recently, ask your insurer for an annual detailed list of all claims billed to you. This way you'll know if someone has been using your insurance information.

3. Check your credit report every year.

Get a free yearly copy from all three credit reporting agencies at annualcreditreports.com. If your medical bills have gone to collections, this will be in the credit report. The faster you realize that you've been a victim, the sooner you can put an end to the theft.

4. Get copies of your medical records.

Under federal law, you have the right to your medical records. Unfortunately, your provider can charge you a copying fee that can be \$1.00 per page. However, if you ever become a victim of medical ID theft, these records can help you correct your medical history.

If You're a Victim:

- Contact the doctor's office where the medical identity theft seems to have happened. Most large insurers have antifraud hotlines staffed by experts who can talk you through what to do. They will usually issue a new insurance card for you and have a watch put on your old one.

- Request a copy of your medical record from the provider where the identity theft happened. If the record is too long, you have the right to look at your records and only make copies of the pages you think are relevant to the theft.

- Take detailed notes of conversations with doctor's offices and insurance companies. Write down the date, name, and contact information of everyone you speak to and what you talked about. Make copies of any letters or emails sent or received about the ID theft.

- File a police report and send copies of the report to insurers, healthcare providers, and credit bureaus once the identity theft has been confirmed.

- File a complaint with the Identity Theft Data Clearinghouse at www.ftc.gov/bcp/edu/microsites/idtheft/consumers/filing-a-report.html.

The agency will give you a fraud affidavit form to fill out, which you'll need in order to correct your records.

- Call the Office of the Inspector General, HHS TIPS Hotline at (800) 447-8477 or e-mail at HHSTips@oit.hhs.gov for suspected Medicare or Medicaid fraud.

- File a complaint with the Connecticut's Attorney General Health Care Fraud department at (860) 808-5355

- File a complaint with State of CT Insurance Department by writing to:

State of Connecticut Insurance Department

Consumer Affairs

P.O. Box 816

Hartford, CT 06142-0816

Don't forget to send all the supporting documents with your written complaint.

You can also email cid.ca@ct.gov or call to (800) 203-3447 or (860) 297-3900 to start the complaint process.

- Work with the healthcare providers where the medical identity theft occurred to find out where your medical information has been sent. This includes credit bureaus, medical offices, pharmacies, insurance brokers and so on.
- Contact each one of the places listed above and give them the police report and the fraud affidavit to stop the flow of incorrect information and correct the health records.
- Review your health records to make sure they have been fixed before you get healthcare.

Get More Help Here

- World Privacy Forum's step-by-step guide to help victims find and document medical identity theft (www.worldprivacyforum.org/FAQ_medicalrecordprivacy.html)
- For questions about medical bills resulting from identity theft: contact the Federal Trade Commission at 877-IDTHEFT (438-4338).
- If your healthcare provider refuses to provide you your medical records: file a complaint with the Office of Civil Rights at Health and Human Services within 180 days of the incident. They'll review your report and help you get access to your records. (www.hhs.gov/ocr/hipaa/howto.pdf; 1-866-627-7748).
- For information about your medical records rights in Connecticut, go to: <http://hpi.georgetown.edu/privacy/stateguides/ct/ctguide.html>

Sources:

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If you need help, call us toll-free at 1-888-873-4585