**HEALTH** -

MONEY -

TECH -

FOOD & DRINK -

HOME -

MNN.com > Money > Personal Finance

**EARTH MATTERS** -

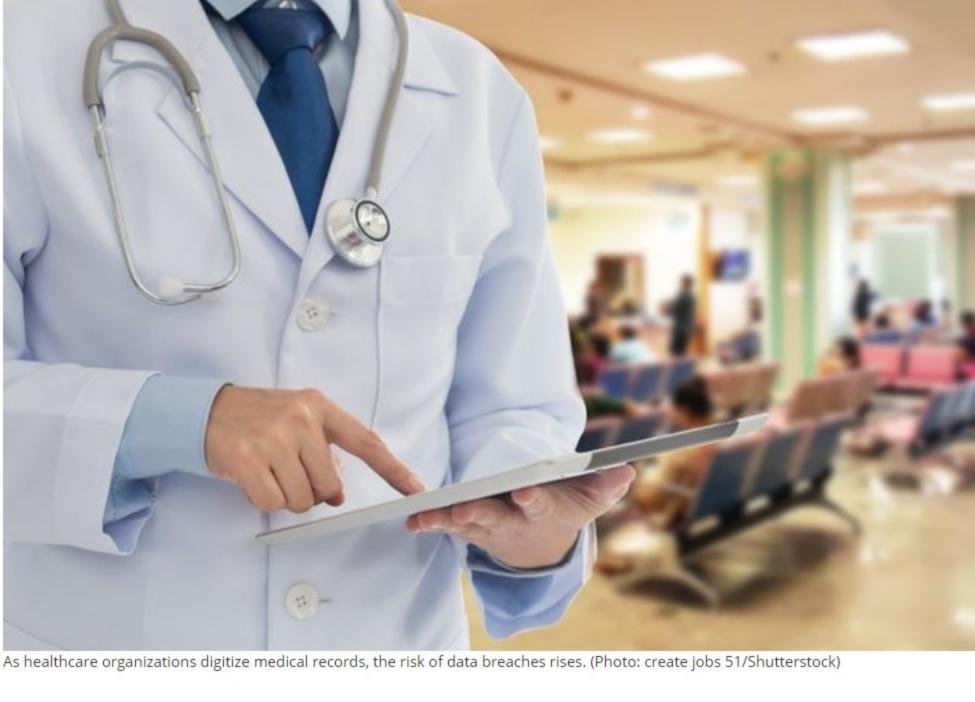
# How to protect yourself against medical ID theft

LIFESTYLE -

Plus, how to find out if your medical info has already been stolen.







affected if it happened to you? A medical identity thief steals personal information

You may know medical identity theft is on the rise, but do you know how you'd be

such as your name or medical card number to obtain medical care or prescriptions for themselves or to purchase pricey medical equipment to sell. For anyone it's a hassle, but for a person managing a severe health issue, it can be life-threatening if you're denied services due to corrupted medical records. In many cases, medical identity theft occurs because of mistakes in a medical office or because a relative steals personal information. However, data breaches have

reached an all-time high, and these are almost impossible to guard against. According

to a new study by the Ponemon Institute, a research center dedicated to privacy, data

protection and information security policy, criminal attacks now account for half of all

data breaches in healthcare; the other half occurs because of internal errors like

employee mistakes or stolen devices. Worse, nearly 90 percent of healthcare

organizations in the study experienced a data breach in the last two years. Data breaches of medical organizations and health insurance companies are on the rise for a few reasons. One, healthcare organizations are digitizing their records. Additionally, many don't have good protective measures in place yet, setting themselves up as targets for cyber criminals. Criminals also understand the value of healthcare data on the black market.

A data breach doesn't automatically mean you're the victim of medical identity theft,

but it's problematic because you don't know what happened to your information or if

it will be used, says Eva Velasquez, President and CEO of Identity Theft Resource Center (ITRC), a non-profit organization providing education on identity theft and helping victims mitigate their cases. If you do become a victim, the consequences can range from medical to financial to criminal.. If your insurance company has been breached, it must notify you about which information has been compromised, Velasquez says. Part of the difficulty with protecting yourself against medical identity theft is there's no way to lock down your

systems, she says. Because every data breach is different, and each instance of medical identity theft is unique, she recommends calling ITRC for free assistance and to learn best next steps. The ITRC website lists data breaches and has just released a new report on medical fraud findings. What to do if you're a victim

medical records as you can with your financial records by alerting the credit reporting



A bill for medical services you didn't receive.

been targeted, Velasquez advises the following actions.

to your medical providers, insurer and credit bureaus.

a pharmacy or hospital, notify these providers of the theft.

card even if you're not a victim of fraud.

Velasquez says. If you don't recognize the service listed, call your insurance company

 Your insurance denies a claim for a health issue you don't have. • Credit report contains a medical collections notice for services you didn't receive. The problem with medical ID theft is it can pop up over and over because thieves simply move to new providers, so it's important to stay alert. If you believe you've

Your health plan states benefit limits have been reached when you know they

Alert your health insurance carrier. They should disable your account and issue a new one, along with a new card. Also, always report a missing or lost health insurance

**File a police report.** Sometimes it's possible to resolve an issue without a report, but

more often a police report is necessary to prove you've been victimized. Send copies

Notify all three credit reporting companies. Consider whether to place a fraud alert or even a credit freeze on your credit report. Also notify your credit card issuers and financial institutions.

Request copies of medical records to review. Your records can provide important

clues to how the thief used your information. You may not need all your records, but,

for example, if someone filled a prescription in your name, ask the doctor who wrote

the prescription and the pharmacist who filled it for copies of those records. If you're

Notify specific providers. If your information has been used at specific locations like

Velasquez also says if you ever receive an EOB for a service that seems like an absurd mistake (the ITRC once helped an elderly woman billed for a vasectomy performed in another state) or you assume a collections agency got the wrong number when they called you, you should always follow up to find out if your identity was stolen.

How to protect your information



recommend. Store records in a safe place. Shred insurance statements, medical bills and prescription bottles' labels as vigilantly as you shred your financial information.

information as closely as you guard your financial information. Here's what experts

Because medical identity theft is so problematic, it's important to guard your medical

Shred prescription bottles' labels after you've finished the bottle to protect your medical information. (Photo:

Be careful sharing by phone. Unless you have initiated the conversation and know whom you're talking to, avoid sharing medical or insurance information over the

employee at a medical office, pharmacy or insurance company.

Watch out for "free" services. Don't give out your health plan identification number to someone who approaches you about services or products. Thieves may pose as an

health questionnaire to receive a facial at a dermatologist's office. Because she wasn't a regular patient or receiving medical services, she refused to give her information.

Guard sensitive health information. Velasquez says she was required to fill out a

**Monitor your credit reports.** Obtain a free credit report from each of the three major credit bureaus at AnnualCreditReport.com. Keep regular tabs by obtaining one of them every four months. Watch for delinquent bills and unusual activity, says

Joanna Nesbit ( 🛩 @joannanesbit ) Joanna Nesbit is a freelance writer specializing in education,

# **Now on Personal Finance**

- How to protect yourself against medical ID theft

**FAMILY** -

- Will that be cash or credit?
- 50 ways to reuse your garbage
- self-made millionaires 7 things you can make instead

8 inspiring women who are

- SAVING 5 free online investment courses

From our sponsor

## int #

of buying





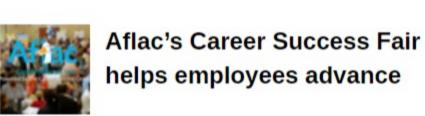


How much retirement money will millennials need?



**Duckprints Awards at Aflac** 

The small business owner's



helps employees advance

## Why do cats knead?



World's Easiest Apple Pie Recipe

This simple sitting test could

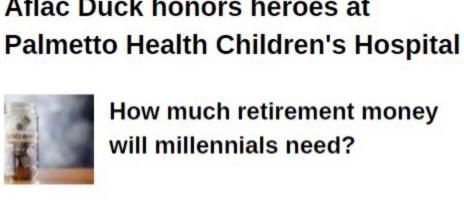
predict how long you will live

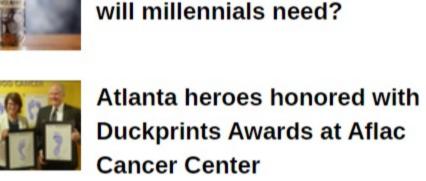
6 nutrition bars that are worse



Subscribe to our newsletter Email address







checklist for growth



Little boy caught 'stealing' hugs from neighbor's dog gets a new snuggle friend

10 of the worst wildfires in U.S. history

than candy



Go

haven't.

refused, appeal.

Burlingham/Shutterstock)

phone or via email.

Velasquez.

Profile

**Latest Stories** 

parenting, personal finance, and college topics.