

Medical Identity Theft Can Harm You

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Health Benefits ABCs

Medical identity theft is a form of Medicare fraud. It occurs when someone steals personal medical information, such as a name and Medicare number, and uses the information to obtain medical care, to buy drugs or supplies or to fraudulently bill Medicare using that patient's stolen identity, according to the U.S. Department of Health & Human Services (HHS).

Such identity theft can affect your medical and health insurance records, according to the Federal Trade Commission (FTC). Every time a thief uses your identity to get care, a record is created with the imposter's medical information that could be mistaken for your medical information. That information might include a different blood type, an inaccurate history of drug or alcohol abuse, test results that aren't yours or a diagnosis of an illness, allergy or condition you don't have. Any of these could lead to improper treatment which, in turn, could lead to injury, illness or worse, the FTC warns.

"Medical identity theft can disrupt your life, damage your credit rating and threaten your health if inaccurate information ends up in your medical records," HHS Inspector General Daniel R. Levinson explained in October 2009 when the Obama administration announced its new anti-fraud effort for the Medicare program. The Office of Inspector General's special agents frequently uncover fraud schemes that involve the sale and use of stolen Medicare identification numbers, Levinson added.

How does identity theft occur?

Identity thieves use various methods to obtain information, such as personal data obtained from stolen wallets, mail or trash; personal information obtained by pretending to be a representative from a credible company; or information stolen from a data storage device.

Fraudsters also may convince a Medicare beneficiary or Medicare provider that there is a legitimate reason to disclose a Medicare or Social Security number.

In addition, individuals may "sell" their Medicare number by providing it to an unauthorized person in exchange for gifts or cash.

How do people learn they are victims of identity theft?

According to the FTC, warning signs that you may be a victim of medical identity theft include:

- You get a bill for medical services you didn't receive.
- A debt collector contacts you about medical debt you don't owe.
- You order a copy of your credit report and see medical collection notices you don't recognize.
- You try to make a legitimate insurance claim and your health plan says you've reached your limit on benefits.
- You are denied insurance because your medical records show a condition you don't have.

What can beneficiaries do to avoid having their ID stolen?

- Protect your Medicare and other health insurance cards in the same way you would protect a credit card.
- Only give personal information to Medicare-approved doctors, other providers and suppliers; your State Health Insurance Assistance Program or SMP program; or Social Security. Call 1-800-MEDICARE (1-800-633-4227) if you aren't sure if a provider is approved by Medicare; TTY users should call 1-877-486-2048.
- Don't give your Medicare number to anyone who calls you, e-mails you or comes to your door, regardless of who they say they are. Medical identity thieves may pose as employees of insurance companies, doctors' offices, clinics, pharmacies and even government agencies.
- When linking to medical providers online, be sure to check for website security, such as a URL that begins with "https," before providing your medical identity or account number.
- Remember that e-mail is not a secure way of communicating medical identification numbers.
- Beware of offers of free medical equipment, services or goods in exchange for your Medicare number.
- Review your Medicare Summary Notices, Explanations of Benefits statements and medical bills for suspicious charges and report suspected problems.
- Shred papers with your medical identity before putting them in the trash.
- Remove or destroy labels on prescription bottles and packages before you put them in the trash.
- If you find incorrect information in your records, insist that it be corrected or removed.
- Report a lost or stolen Medicare card right away. Call Social Security at 800-772-1213 (TTY: 800-325-0778).

What should you do if you suspect your medical identity has been stolen?

- Check your MSN and call your health care provider to ask about the service or charge in question.
- Ask your health care provider for a copy of your current medical files and report anything suspicious. (Your provider may charge you a fee for reproducing your medical records).
- File a report with your local police department; send copies of the report to your health plan's fraud department, your health care provider(s) and the three nationwide credit reporting companies. Information on how to file a report is at <http://www.ftc.gov/idtheft/consumers/defend.html>.
- Contact your local Senior Medicare Patrol.
- File a complaint with the Federal Trade Commission: online at <https://www.ftccomplaintassistant.gov> or by calling 877-ID-THEFT (877-438-4338); TTY: 866-653-4261.
- Write to your health plan or provider detailing the information that seems inaccurate and ask for a correction.
- Ask your health care providers or health plans to reveal any disclosure made of protected health information during the preceding 6 years. The HIPAA Privacy Rule requires health plans, health care clearinghouses and covered health care providers to provide one free accounting per year upon the request of the consumer for information that is not related to treatment, payment and health care operations.
- Place a fraud alert on your credit report maintained by the three nationwide credit report companies (TransUnion, Equifax, Experian). ●

For More Information

Defend: Recover from Identity Theft

<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html>

FTC Facts for Consumers: Medical Identity Theft

<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt10.shtm>

You Can Help Protect Yourself and Medicare from Fraud Committed by Dishonest Suppliers

http://www.cms.gov/Partnerships/Downloads/BeneFactFraudPrevention11442_508.pdf

Medical Identity Theft and Medicare Fraud

http://www.stopmedicarefraud.gov/fightback_brochure_rev.pdf