

# Medical Identity Theft: What You Should Know

## Information for Patients

### *What is medical identity theft?*

Medical identity theft is when someone's personal information is used, without permission, to get money, prescription medicines, or medical services. Examples: a person uses someone else's name and information to have a surgery, causing that person to be billed for the surgery; a group of criminals uses information stolen from a health clinic to bill the insurances of individuals for services that were not actually provided.

### *What kinds of problems can medical identity theft cause?*

Medical identity theft can cause a person to be billed for healthcare that they didn't receive, which can cost thousands of dollars. It can also involve the addition of false or incorrect information to a person's health records. This is dangerous because it could cause you to be treated incorrectly by a doctor, based on the false information.

### *How can I stop it?*

Medical identity theft can be hard to detect. The best thing you can do is pay attention to ALL documentation pertaining to your healthcare:

- Review all insurance statements and bills for accuracy.
- Request summaries each year of what your insurance(s) paid. If you see something wrong, like a medical device, treatment, or service that you did not receive, contact your insurer and your healthcare provider immediately.
- Review your credit report regularly. There may be collection notices for hospitals, medical labs, or other medical services listed if you are a victim of medical identity theft.
- It can be pricey, but you can request copies of your medical records to make sure the information is correct and that it is about you.
- Ask for a list (called an "Accounting of Disclosures") of who your medical information has been given to. It's not a perfect record, but could be helpful if you find out that something is wrong and needs to be corrected.
- Always notify your insurance company if you lose your insurance card.

### *What should I do if I'm a victim?*

If you suspect that you are a victim of medical identity theft, you may need to deal with both credit problems and incorrect information in your medical records. Use the following list to make sure you cover all your bases:

- Check insurance benefits paid to you in the last year.
- Check your credit report. If there are incorrect charges, you will need to contact the billing department of the provider who is billing you to explain that it is a case of identity theft.
- File a police report, and get a copy for yourself.
- Get a copy of your medical records, and mark any information that isn't about you. Speak with your provider about the best way to fix the information. (There's a link to a sample letter on the following page to help you with this).
- Get a list of disclosures of your medical record, so you know who else might have the incorrect information (insurances, providers, etc).
- Be sure to notify all of your providers of incorrect information in your medical records.

<b><i>Identity Theft Resources</i></b>	
<b>Identity Theft Resource Center</b> For state and local resources, help correcting medical records, and sample letters to use for requesting your health records	858-693-7935 <a href="http://www.idtheftcenter.org">www.idtheftcenter.org</a>
<b>Department of Health and Human Services</b> For help if you have problems accessing your medical records, or to file a complaint	800-368-1019 <a href="http://www.hhs.gov/ocr/hipaahowto.pdf">www.hhs.gov/ocr/hipaahowto.pdf</a> <a href="http://www.hhs.gov/ocr/hipaa/consumer_summary.pdf">www.hhs.gov/ocr/hipaa/consumer_summary.pdf</a>
<b>Fair Credit Billing Act</b> For help with removing incorrect debt	877-382-4357 <a href="http://www.ftc.gov/bcp/online/pubs/credit/fcb.htm">www.ftc.gov/bcp/online/pubs/credit/fcb.htm</a>
<b>World Privacy Forum</b> Tips to prevent medical identity theft	760.436.2489 <a href="http://www.worldprivacyforum.org/medidtheft_consumertips.html">www.worldprivacyforum.org/medidtheft_consumertips.html</a>
<b>Public Safety Canada</b> Information on identity theft	613-991-3301 <a href="http://www.ps-sp.gc.ca/prg/le/bs/report-en.asp">www.ps-sp.gc.ca/prg/le/bs/report-en.asp</a>
<b>Canada's Office of Consumer Affairs</b>	613-954-5031 <a href="http://www.ic.gc.ca/epic/site/oca-bc.nsf/en/ca01360e.html#medical">www.ic.gc.ca/epic/site/oca-bc.nsf/en/ca01360e.html#medical</a>
<b>To request a copy of your credit report</b>	800-685-1111 (U.S. and CAN) <a href="http://www.equifax.com">www.equifax.com</a> (U.S.) <a href="http://www.equifax.com/home/en_ca">www.equifax.com/home/en_ca</a> (CAN)  888-397-3742 (U.S.) <a href="http://www.experian.com">www.experian.com</a>  888-826-1718 (CAN) <a href="http://www.experian.com/intl/canada.html">www.experian.com/intl/canada.html</a>  877-322-8228 (U.S.) <a href="http://www.transunion.com">www.transunion.com</a>  800-663-9980 (CAN [outside Quebec]) 877-713-3393 (CAN [Quebec]) <a href="http://www.transunion.ca">www.transunion.ca</a>