

MEDICAL IDENTITY THEFT: Hazardous To Your Health

Trap

Christopher has never had serious health issues, so he was surprised to learn he owed thousands of dollars for emergency medical services. He had just requested a copy of his credit report since he was getting married and planned to buy his first home. The credit report showed several collection notices for various medical services around the country all under his name.

Tips

Medical Identity Theft: someone uses your name, insurance information or other personal information to make false claims for medical services or goods. The imposter's health problems and vital information, including blood type, prescription drug use, allergies or diseases, could become part of your medical record. Victims of medical identity theft may receive the wrong medical treatment, find health insurance benefits have been exhausted, or become uninsurable for life/health insurance coverage based on erroneous information. The unpaid medical debts of the impostor could end up on your credit report.

Preventative steps to take:

- Closely monitor any "explanations of benefits" sent by your insurer.
- Be pro-active: Request a list of benefits paid in your name once a year. (Imposters might change the billing address so you do not see the bills.)
- Request a copy of current medical files from each medical provider and immediately correct erroneous/false information.
- Regularly check your credit report <http://www.annualcreditreport.com>
- Request an accounting of disclosures: you have a right to know what information was disclosed, when, why and who received it. Medical records are often shared by many entities during treatment.

Resources:

World Privacy Forum <http://www.worldprivacyforum.org>;

Federal Trade Commission <http://www.ftc.gov/idtheft> 1-877-FTC-HELP

For additional information contact Palm Beach Consumer Affairs

<http://www.pbcgov.com/consumer>

561-712-6600 * Boca/Delray 1-888-852-7362 Toll Free