

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Division of Consumer & Business Education

Medical Identity Theft: How to Minimize Your Risk

Like traditional identity theft, medical ID theft can affect your finances; but it also can take a toll on your health. Identity thieves can use your personal and health insurance information to get medical treatment, prescription drugs or surgery. Dishonest people working in a medical setting may use your information to submit false bills to insurance companies. Medical identity theft may change your medical and health insurance records: 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 – say, 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.

According to the Federal Trade Commission (FTC), the nation's consumer protection agency, you may be a victim of medical identity theft if:

- 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; or
- you are denied insurance because your medical records show a condition you don't have.

An Ounce of Prevention

While there's no fool-proof way to avoid medical identity theft, the FTC says you can take a few steps to minimize your risk.

- **Verify a source before sharing information.** Don't give out personal or medical information on the phone or through the mail unless you've initiated the contact and you're sure you know who you're dealing with. Be wary of offers of "free" health services or products from providers who require you to give them your health plan ID number. Medical identity thieves may pose as employees of insurance companies, doctors' offices, clinics, pharmacies, and even government agencies to get people to reveal their personal information. Then, they use it to commit fraud, like submitting false claims for Medicare reimbursement.
- **Safeguard your medical and health insurance information.** If you keep copies of your medical or health insurance records, make sure they're secure, whether they're on paper in a desk drawer or in a file online. If you are asked to share sensitive personal information like your Social Security number, insurance account information or any details of your health or medical conditions on the Internet, ask why it's needed, how it will be kept safe, and whether it will be shared. Look for website privacy policies and read them: They should specify how site operators maintain the accuracy of the personal information they collect, as well as how they secure it, who has access to it, how they will use the information you provide, and whether they will share it

with third parties. If you decide to share your information online, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL that begins "https:" (the "s" is for secure). Remember that email is not secure.

- **Treat your trash carefully.** To thwart a medical identity thief who may pick through your trash or recycling bins to capture your personal and medical information, shred your health insurance forms and prescription and physician statements. It's also a good idea to destroy the labels on your prescription bottles and packages before you throw them out.

Detecting Medical Identity Theft

Pay close attention to your medical, insurance and financial records.

- **Read the Explanation of Benefits (EOB) statement** that your health plan sends you after treatment. Make sure the claims paid match the care you received. Look for the name of the provider, the date of service, and the service provided. If there's a discrepancy, contact your health plan to report the problem.
- **Order a copy of your credit report**, and review it carefully. Credit reports are full of information about you, including what accounts you have and whether you pay your bills in a timely way. To order your free annual credit reports, visit www.AnnualCreditReport.com or call 1-877-322-8228, toll-free. Once you have your reports, look for errors, like inquiries from companies you didn't contact, accounts you didn't open, and debts on your accounts that you can't explain. If you find inaccurate or fraudulent information, get it fixed or removed. Visit www.ftc.gov/idtheft to learn how.
- **Ask for a copy of your medical records**, and review them for inaccuracies before you seek additional medical care. The Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule gives you the right to copies of your records that are maintained by health plans and medical providers covered by that law. Unlike credit reports, there is no central source for your medical records. You need to contact each provider you do business with – including doctors, clinics, hospitals, pharmacies, laboratories and health plans. It's likely that you have to complete a form and pay a fee to get a copy of your records. If you find inaccurate or fraudulent information, get it fixed or removed. See *Medical Identity Theft* at www.ftc.gov/idtheft to learn how.

For More Information

To learn more about protecting your personal information and how to remedy the effects of an identity theft, visit www.ftc.gov/idtheft.

For more information about your rights under HIPAA, visit the U.S. Department of Health and Human Services, Office for Civil Rights at www.hhs.gov/ocr.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a new video, How to File a Complaint, at ftc.gov/video to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

FEDERAL TRADE COMMISSION	ftc.gov
1-877-FTC-HELP	FOR THE CONSUMER