

Protecting Your Finances

Medical Identity Theft: Minimizing Your Risk

(NAPSA)—An ounce of prevention can truly be worth a pound of cure, particularly when it comes to preventing medical identity theft.

Like other forms of identity theft, medical ID theft can affect your finances; but it can also take a toll on your health. Identity thieves can use your personal and health insurance information to get medical treatment, prescription drugs or surgery.

It Can Take Many Forms

Like many diseases, medical identity theft has more than one form. For example, dishonest people working in a medical setting may use your information to submit false bills to insurance companies.

Also, 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.

Warning Signs

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.



If you get a bill for medical services you didn't receive or are contacted about a medical debt you don't owe, it may be a sign of medical identity theft.

Reducing Your risk

While there's no foolproof way to avoid medical identity theft, the FTC suggests the following steps:

- Be wary of offers of "free" health services or products.
- 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.
- Shred your health insurance forms and prescription and physician statements.

For more on how to protect your personal information and 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.