

MEDICAL IDENTITY THEFT—IT CAN BE COSTLY



Every year, about 250,000 Americans find that their medical identity has been stolen. Medical identity theft occurs when someone uses your personal information to collect money, prescription drugs or health services.

Medical identity theft comes in many forms and is used for many reasons, such as:

- To obtain benefits, services or treatment for which an individual is not eligible
- To obtain services or treatment for which an individual will not pay
- To conduct fraudulent or illegal activity such as erroneous billings or drug-seeking

One example of medical identity theft would be the use of another's name, Social Security number and information to obtain medical treatment.

Most consumers often do not even know that their information has been used until they begin to receive bills for healthcare services that they never received. Like any other version of identity theft, medical identity theft causes severe financial problems and much annoyance. In some ways medical identity theft is the worst type of identity theft due to the fact that if a thief tampers with your medical records, your chart could have the wrong history and diagnoses. These errors can cause serious trouble when you do need medical care.

Adams County Regional Medical Center is making some changes to help you protect your medical identity.

- ✓ We have developed and put into place policies and procedures that help identify, track and report possible medical identity theft. These policies and procedures pertain to medical identity theft discovered internally and possible medical identity theft reported to us by our customers.
- ✓ To help ensure the identity of our patients who are over 18 years of age, we are verifying their identity by asking to view their government issued photo ID when they register for services. If a patient is less than 18 years of age or does not have a government issued photo ID, they are not denied treatment or services at Adams County Regional Medical Center.
- ✓ If you suspect you have been a victim of medical identity theft, please contact our privacy officer at 937-386-3831 as soon as possible and we will work with you to help resolve the issues related to your health information.

Listed below are some things you can do to help to protect yourself from medical identity theft:

- Only share your personal and health insurance information with trusted providers.
- Always monitor the EOB (explanation of benefits) that you receive from your insurance company
- Ask your insurance company for a yearly summary of all the benefits paid on your behalf
- Contact your insurer if you find charges for services or treatment you did not receive.
- If you find errors in your medical information, demand that your provider or insurance company correct or amend your medical records. If they will not correct your records, demand that they flag the incorrect information as incorrect.
- Protect your insurance information, such as insurance cards, explanation of benefits, and correspondence from your insurance company, just like you protect your credit cards or banking information
- Do not give out insurance numbers to telemarketers or other such solicitors.
- Obtain a copy of all your medical records and keep those files up-to-date.

Victims who have a paper copy of their medical records have a huge advantage when a collection agency comes after them to pay a bill. Be sure to read your records to make sure they contain no fraudulent information.

If you are a victim of medical identity theft, you should:

- Contact the health information manager or privacy officer or at the provider organization where the medical identity theft appears to have occurred.
- Work with the provider organization to correct your medical information and stop the flow of incorrect information.

- Ask your healthcare providers or insurance companies for a list of entities to whom they disclosed your information.
- If contact is made by telephone, write down the date and time of the phone call. Write down the name, title and all contact information of every person you contact. Write a detailed description of all information discussed.
- Make and keep copies of all letters, emails that you send and receive.
- File a police report.
- Send copies of the police report along with your corrected information to insurers, providers, and credit bureaus once the medical identity theft has been confirmed.
- File a complaint with the attorney general in the state where the identity theft occurred. State Attorney General information for each state is available at www.naag.org/attorneys_general.php
- File a complaint with the Ohio Department of Insurance. Contact information: Address: 50 W. Town Street, 3rd Floor, Columbus, OH 43215; Phone: 1-800-686-1527; website: www.ohioinsurance.gov
- File a complaint with the Identity Theft Data Clearinghouse, operated by the Federal Trade Commission and the Internet Crime Complaint Center at www.ftc.gov/bcp/edu/microsites/idtheft/consumers/filing-a-report.html
- Contact the Office of the Inspector General, HHS TIPS hotline at 1-800-447-8477 or by email at HHSTips@oig.hhs.gov
- Check your credit report and make corrections as soon as possible
- Obtain a copy of your corrected health records and review for accuracy.

Some information contained in this article was obtained from:

AHIMA e-HIM Work Group on Medical Identity Theft. "Mitigating Medical Identity Theft." *Journal of AHIMA* 79, no.7 (July 2008): 63-69.