

Cost of Medical Identity Theft, Part Two

by vcmorris - Thursday, August 12, 2010

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Anyone with health insurance is a potential victim of medical insurance fraud. The crime can range from someone using your birth date and your social security number to running up bills and creating false records in your name. The bills can be huge for services the victim never received as well as legal, medical and insurance fraud issues that take years to untangle.

How can you protect yourself from becoming a victim of medical identity theft?

- Protect your health insurance card. Treat it like your ATM, debit or credit card that has a million dollar spending limit (which is the cap on how much many health insurance plans will pay for your care over your lifetime.)
- Shred old insurance statements and old insurance cards.
- Get a copy of your medical records every year from each of your doctors and review what's there to make sure there are no errors (you may be charged for copies and postage).
- Be sure to open and read all mail from your health insurance company – especially those EOBs (explanation of benefits) statements that come after your insurer has received a claim. Anything that's not a service you received or remember, call your insurance provider immediately.
- At the end of each year, ask for a list of all benefits paid out in your name and challenge any discrepancies.

If you believe you're a victim of medical identity theft – here's what you need to do immediately:

1. Contact your health provider and insurer. They'll request a new card for you and have a watch put on your old one.
2. Keep careful notes which include the name and contact information of everyone you speak to (I suggest a spiral notebook rather than random pieces of paper so every conversation you have regarding this matter is contained in one place) and write the date, time and name of the person contacted and what was discussed.
3. Check your credit report with the three credit reporting bureaus (Experian, TransUnion and Equifax) because medical identity thieves can use the information they have from your health history to access your bank accounts.) Look for errors or activity that you know isn't yours and work to correct these errors.
4. Contact your local police and file an incident report (request a copy for your files, too).
5. File a complaint with the Federal Trade Commission by completing a fraud affidavit form which you'll need in order to correct your records and help the government keep track of the number of medical identity

A final but important and sobering thought: the person who steals your medical identity might have a serious condition that you don't. But if your records are compromised and the thief's history is co-mingled with yours, serious challenges and concerns can arise for you should there be an emergency

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and you're unable to provide answers to important questions. Doctors and emergency rooms accessing "your" records could find information that impacts the care you're provided. ***It's your money so take it personally (TM)*** but it's your life and well-being, so be sure the information in your medical file is all about you.

Here's to your health and wealth.

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