

## Medical Identity Theft: Another Reason To Protect Your Wallet

(NAPSA)—Cell phone? Check. Credit Card? Check. Health Insurance Card...?

Most people are sure to protect their cell phone and credit cards. You should have the same sense of urgency to guard your health insurance card.

Medical identity theft is a complicated, costly crime that is difficult to resolve, can negatively affect your reputation and potentially harm your health. It can happen simply by someone borrowing or stealing your health insurance card and using your information to:

- Have health services performed and file for reimbursement
- Bill for health services that didn't happen
- File claims for health services or drugs not received
- Forge or alter bills, receipts and other health care forms
- Go "doctor shopping" to get multiple prescriptions

Stealing health information is a crime that's on the rise. In the past five years alone, the number of victims has nearly doubled to more than 2 million annually, according to the Medical Identity Fraud Alliance (MIFA), which studies medical theft to help reduce medical identity fraud.

If someone steals your health insurance information, the consequences can be detrimental. Medical identity fraud can be:

• **Dangerous to your health.** If your medical records have been compromised and show incorrect allergy information or negative results on a test you haven't had, you're at risk of getting the wrong medical care.

• **Costly.** In 2014, medical identity theft cost consumers more than \$20 billion in out-of-pocket expenses, according to MIFA. The number of victims who experienced out-of-pocket costs rose significantly to 65 percent in 2014 from 36 percent in 2013. Sixty-five percent of the medical identity theft victims who were surveyed for the 2014 study reported paying more than \$13,000 to resolve the crime.

• **Difficult to detect and resolve.** Some people learn they're a victim of medical identity theft only when they find an error in the Explanation of Benefits (EOB) or when confirming medical information, and correcting it isn't a quick fix. Some victims work for months (or longer) to resolve the resulting issues.



### Do you protect your health insurance card? You should.

Consumers should work with their health insurers to help them protect their medical information. For instance, health insurer Health Alliance Plan (HAP) helps protect its members by using special software that continuously looks at claims data and other information to identify claims that look suspicious and may need to be investigated. HAP also employs a team of highly skilled professionals who are dedicated to identifying instances of health care fraud.

According to HAP, there are a number of steps you can take to help prevent becoming a victim of medical identity fraud:

- Be careful with whom you share your medical information.
- Carefully review the EOB from your insurance carrier and alert your insurer if you see unfamiliar providers or services.
- Alert your doctor or clinic immediately if you receive a reminder for an appointment you didn't make.
- Regularly review your medical records (under federal law, health insurers must give you a copy of your records upon request). If anything looks odd or incorrect, alert your insurer immediately. Access your records online to help expedite this process.
- Make sure your doctors and other health care professionals authenticate you at every visit. At a minimum, they should ask you for your full name and date of birth and ask for a photo ID.

• Shred your EOB—it contains personal health information that is very valuable to an imposter.

Health care fraud increases total health care costs, which means everyone could end up paying more in the long run. If you suspect health care fraud, you can report it online at <https://www.stopmedicarefraud.gov/reportfraud/index.html> or contact your health insurer right away and ask them how they can help you protect your medical identity.

Your health insurance information isn't just another card in your wallet.