

# ConsumerAlert

## Protect Yourself From Medical Identity Theft

(NAPSA)—Medical identity theft is a crime that can cause great harm to its victims. It can ruin your credit, cost you your health insurance, require thousands of dollars to fix, and even turn deadly. Fortunately, you can take steps to avoid becoming a victim.

Medical identity thieves can secretly hijack your name, health insurance number, Social Security number and other sensitive personal information. Then, pretending to be you, they can con your insurance company into paying for expensive medical treatment. They can also make phantom medical claims against your health policy to steal insurance money.

These treatments end up on your medical records. When you go to the hospital, you may receive a transfusion of the wrong blood type or be given medicine to which you are allergic. This could prove dangerous—even deadly.

An identity thief can also ring up so many bills on your policy that your coverage limits are exceeded. You may be forced to pay for your own treatment or your coverage may be cancelled.

Medical thievery can also wreck your credit because unpaid hospital bills end up on your credit records, forcing you to spend months purging fraudulent bills. You may also be hounded by collection agencies and find it harder to get loans or mortgages.

Identity thieves can get their hands on medical information in many ways. Sometimes crooked employees at clinics or hospitals sell your information to professional thieves. Crooks can copy data from computer screens or pull paperwork from dumpsters and trashcans. Sometimes health care providers use your data to



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make fraudulent insurance claims.

The Coalition Against Insurance Fraud advises you to protect yourself:

- Check the Explanation of Benefits, or EOB, that your health insurance company sends you after you've received medical services. Did you receive the listed treatments?
- Place a fraud alert on your credit reports if your medical information is stolen.
- Annually review the health benefits your insurer has paid out. You might uncover bogus payments, even if a thief uses another address.
- Check your medical charts for correct blood type, allergies and other vital information.
- Make sure you correct inaccurate billing or treatment records.
- Review your credit report to see if anyone racked up unpaid hospital bills on your records.

For more information on protecting yourself against fraud, visit [www.InsuranceFraud.org](http://www.InsuranceFraud.org).