

Medical Identity Theft: With identity theft on the rise these days, most of us are already taking steps to protect ourselves. But did you know that there's now a growing form of identity theft known as "medical identity theft" that can not only devastate victims' finances, but also compromise their health, too. According to Joy Pritts, JD, author of *Your Medical Record Rights*, here's what you need to know.

What is Medical Identity Theft?: Medical identity theft occurs when criminals access victims' medical records. Since medical records contain a person's social security number and credit card information (if bills have been paid via credit card), criminals can open accounts and make fraudulent charges. However, criminals also gain access to victims' health insurance policy information and medical histories, and they can create forged health insurance cards to sell to people who are uninsured and need expensive medical treatment. A person who buys a fake health insurance ID card would then seek treatment using the victim's name and policy number, and then disappear, leaving the victim with the bills to pay.

Why Should You Be Concerned?: Victims of medical identity theft not only have to repair their credit and convince credit agencies and service providers that bills are fraudulent, they also have to correct inaccurate medical information that becomes part of their health records. Victims could be denied life insurance or individual health insurance if their record shows treatments that they did not have. In addition, victims could receive treatments or medicines that could be harmful to them on the basis of inaccurate content in their medical records.

Steps to Take if You Suspect a Medical Identity Theft

1. Read all bills and "Explanation of Benefits" statements from your insurance company to verify they are for treatment you received.
2. If a bill or statement refers to treatment you did not receive, contact the employee in charge of investigating fraud at your insurance company and at the medical facility involved and explain the situation. Follow up with a letter sent via registered mail with return receipt once again explaining the situation, asking for any bills to be voided, and asking that your medical record be amended to state that you did not have this health problem or receive this treatment.
3. Report the identity theft to the police department and state's attorney general's office.
4. Contact the health care providers you use, explain the situation, ask if the erroneous information has been added to the providers' records, and if so, ask them to correct the records.
5. Report the fraud to the major credit bureaus and set up fraud alerts. Also, request free copies of your credit reports to make sure no new fraudulent accounts have been opened.
6. Review your medical records every few years to make sure there are no errors.

To learn more about your medical record rights, visit <http://ihcrp.georgetown.edu/privacy/records.html>