

Recover Tips for Medical Identity Theft and Fraud

Medical Identity Fraud is Serious – Don't Ignore the Signs and Begin Remediation Immediately

Serious healthcare risks

A serious threat to medical identity fraud victims is contamination of their health records with erroneous information from the identity thief, including, allergies, blood type, drug use or any number of health conditions. Victims can experience serious risks related to their healthcare such as misdiagnosis, mistreatment and delayed care when healthcare providers are working from incorrect medical records.

Significant financial costs and difficult to resolve

Only 10% of medical ID fraud victims resolve the incident to satisfaction. The financial impact to victims is high, with two-thirds of victims experiencing an average \$13,500 out-of-pocket costs to correct their medical identities and dealing with the resulting problems, which sometimes can take years to resolve.

You may be a victim of medical identity fraud if...

- You received statements or other paperwork, such as an invoice or collection notice from a healthcare provider or an Explanation of Benefits from your health plan, that includes dates and services that do not match your health care.
- Your credit report contains information about a delinquent account with which you are not familiar.
- You notice your healthcare provider has incorrect or conflicting information about your health status in your medical records.
- An annual review of your medical records and/or your annual health insurance claims include information about services, prescriptions or care that is not attributable to you.
- Your health plan indicates you have reached your maximum benefit limit when you know you did not receive that level of care.

Suggestions to help you recover if you believe you've been a victims:

- Immediately notify all your healthcare providers and the health plan involved, as well as your own health plan if it is different from the one with fraud. You want to include all your providers, not just the one with the fraud, in order to ensure there isn't further fraud that has yet to be discovered. Notification can be through the billing department (e.g., if you received an invoice from the provider). It does not need to be reported to a specific fraud or compliance department they will be notified internally.
- Request a copy of your health records from all your healthcare providers, including the one with the fraud. Review the records and report any additional irregularities.
- Review all claims with the health insurance plan and report any claims that are not attributed to you. If the health plan involved in the fraud is not your regular health plan, do the same review with your own plan.

- Routinely make sure that your health insurance company has the most updated information on record to ensure that correspondence is sent to the correct address. If possible, opt for services that allows you to be aware of your information such as online access and/or paperless options.
- Report the crime to your local law enforcement. Even though they will likely not be able to investigate, you will need a police report as part of your paper trail if you end up in a legal situation (such as a lawsuit to recover funds).
- Thoroughly review information on the Federal Trade Commission's <u>ID Theft website</u>, beginning with filing a complaint, https://www.identitytheft.gov/. Additional FTC information specific to medical ID fraud is available at https://www.consumer.ftc.gov/articles/0171-medical-identity-theft.
- Some states have information and resources for residents specific to ID fraud and medical ID fraud. For instance, California's Department of Justice, Attorney General's office has resources such as sample template letters to send to the healthcare provider and health plan to inquire and obtain your records as well as other useful tips, https://oag.ca.gov/idtheft/facts/victim-checklist and https://oag.ca.gov/idtheft/facts/victim-checklist and https://www.oag.ca.gov/sites/all/files/agweb/pdfs/privacy/cis-16 med id theft.pdf. Other states may have information available through their state insurance commissioner's websites or through the state Attorneys General. While offered by a specific state, many resources can easily be translated for use in another state.
- Visit a victim assistance organization, such as the <u>Identity Theft Resource Center (ITRC)</u>, which runs a call center for victims, <u>http://www.idtheftcenter.org/</u>.
- Monitor your credit report for fraud. You may also want to place an extended fraud alert on your credit accounts, or a credit freeze if you prefer something more strict, https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs.
- Consider purchasing identity monitoring services. The Consumer Federation of America (CFA) offers <u>useful information</u> when deciding what type of service(s) to choose, http://www.consumerfed.org/pdfs/9-Things-to-Check-When-Shopping-for-Identity-Services.pdf.
- Educate yourself on HIPAA and your privacy rights (Health Insurance Portability and Accountability Act, https://www.hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/).
- Visit <u>www.annualmedicalreport.com</u> to obtain a free copy of your annual medical report or call 1-866-692-6901 (TTY 866-346-3642 for hearing impaired).

Helpful resources and information from MIFA Members and Partners

- Contact the Identity Theft Resource Center, http://www.idtheftcenter.org/, and toll-free call center for one-on-one victim assistance, 888-400-5530.
- Learn more about identity monitoring services before purchasing from the Consumer Federation of America (CFA), http://www.consumerfed.org/pdfs/9-Things-to-Check-When-Shopping-for-Identity-Services.pdf.
- Read tips and articles on Experian's <u>ProtectMyID blog</u> at <u>http://blog.protectmyid.com/</u>.
- Learn about post-data breach resolution from <u>Experian's Data Breach Resolution</u> team, http://www.experian.com/data-breach/data-breach-resources.html.
- Visit Generali Global Assistance's Iris identity protection blog for regular information on identity theft protection trends and tips: http://www.irisidentityprotection.com/blog.

This information presented by the Medical Identity Fraud Alliance (MIFA). To learn about MIFA, contact Ann Patterson at 703-407-0958 or <u>Ann@MedIDFraud.org</u>, or visit us at www.MedIDFraud.org.