

ID Theft of Medical Records Could Mean Life or Death

In today's world, most people are very aware of the dangers of identity theft (ID theft) and likely have taken at least some steps to protect their personal information. Now a new twist is becoming more and more common. It involves the theft of medical records. Not only is this type of ID theft devastating financially, it can mean death if the wrong treatment is provided as a result of altered records.

A stolen driver's license can result in someone going to a hospital, using the ID to incur costly treatment, and then leaving the victim with the bill. If the medical records that are stolen include blood type, medications, and other medical conditions and those records are altered with the crook's medical information, a trip to the emergency room could have severe or fatal consequences. Additionally, someone may be denied a particular medical procedure because the records have been altered to show a condition that may prohibit the type of procedure needed (e.g., someone needing knee surgery whose records have been altered to match someone else's medical history which shows vascular problems).

Here are some ways it works. In one scenario a health clinic is purchased, often by organized crime, and staffed with phony or corrupt doctors to lure seniors to get their insurance and personal information. This has occurred in Florida, California, New York, and Texas. Another way is when people are hired into legitimate medical practices and then paid to copy patient files. There's also dumpster diving where the thieves comb through the trash outside medical offices. Sometimes thieves solicit victims' personal data as they pretend to sell health insurance or medical products on line. The financial headaches may not be the most frightening thing about this type of theft.

One recent victim was a small businessman who placed an ad in a professional publication. When he placed the ad, the clerk asked for his social security number and birth date. Unfortunately, he provided the information. The person who took the ad needed colon surgery and proceeded to have the procedure using the businessman's identity. Later, the victim received a \$44,000 hospital bill. It took over a year for the hospital to be convinced to dismiss the bill (in spite of the fact that he had no surgical scars). In addition, his business suffered and he almost lost everything he owned.

Experts estimate that more than 200,000 people a year are victimized by medical ID theft. It is critical that consumers become more aware of this type of theft and take steps to protect their personal information. Here are some suggestions:

- Review the explanation of benefit forms, line by line, for accuracy. If you find any errors, notify your provider immediately.
- If your purse or wallet is stolen or lost, notify the insurance company immediately, not just the credit card issuers.
- Keep medical records in a safe, secure place at home, and let only trusted family members know where to find them.
- Ask your doctor to make copies of everything in your medical file. You may have to pay for this; however, it will allow you to have your own paper trail of your medical history.
- Monitor your credit report with the three major bureaus, Equifax, Experian, and TransUnion, to check for unpaid medical debts.