

KNOW YOUR BENEFITS.

From Marsh & McLennan Agency



Medical Identity Theft

Medical identity thieves use the health and personal insurance information of others to obtain medical treatment, prescription drugs and surgeries. Similar to traditional identity theft, medical identity theft can have a huge effect on your finances, but it can also impact your health.

Are You a Victim?

How would you know if your health, personal or insurance information has been compromised? According to the Federal Trade Commission (FTC), you may be a victim of medical identity theft if:

- You are billed for medical services that you did not receive
- A debt collector contacts you about a debt you do not owe
- You order a copy of your credit report and see medical collection notices you do not recognize
- You try to make a legitimate insurance claim and your health plan indicates that you have reached your limit on benefits

Medical identity theft may change your medical and health insurance records. Every time a thief uses your identity to receive care, a record is created with his or her

medical information that could be mistaken for yours—everything from a different blood type, an inaccurate history of drug or alcohol abuse, test results that aren't yours or a diagnosis of an illness, allergy or condition that you do not have. Any of these could lead to improper treatment for you.

Every time a thief uses your identity to receive care, a record is created with his or her medical information that could be mistaken for yours.

Prevention Tips

While there's no foolproof way to avoid medical identity theft, the FTC suggests a few steps to minimize your risk:

- **Verify a source before sharing information.** Don't give out personal or medical information on the phone or through email or mail unless you are certain of the source. Be wary of offers for "free" health services or products from providers who require you to give them your health plan ID number. Medical identity thieves may pose as employees of insurance companies, doctors' offices, clinics, pharmacies or government agencies in attempt to obtain your personal information.
- **Safeguard your medical and health insurance information.** If you keep copies of your medical or health insurance records, make sure they are secured someplace. Be on guard when online, especially when accessing accounts or records related to your medical care. If asked to share sensitive personal information such as your Social Security number, insurance account information or any details of your health or medical conditions online, ask why it is needed, how it will be kept safe and whether it will be shared.
- **Shred documents containing personal information.** To prevent a medical identity thief who may pick through trash or recycling bins to obtain your personal and medical information, shred your health insurance forms, prescription forms and physician statements. Destroy the labels on your prescription bottles and packages before you throw them out.

This article is provided by Marsh & McLennan Agency. It is to be used for informational purposes only and is not intended to replace the advice of an insurance professional. Visit us at . © 2010-2013, 2015 Zywave, Inc. All rights reserved