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Medical identity theft is among the most devastating and dangerous of identity-related crimes perpetrated against consumers. It occurs when someone misrepresents who they are in order to obtain health-related services. Or alternatively, a healthcare provider, either real or someone just using a valid provider number, bills for medical goods and services never rendered using someone's fraudulently obtained medical ID. When someone steals your medical identity your protected health information (PHI) can become contaminated with the thief's medical information. This can lead to misdiagnosis and potentially put your life at risk.

What if you're given the wrong blood because your records indicate another person's blood-type? What if you receive a drug you are severely allergic to because the records are incorrect? What if your appendicitis goes undiagnosed because your medical records state your appendix has already been removed?

Life-threatening issues notwithstanding, when confronted with this crime you can face burdensome costs and enormous amounts of time attempting to recover and correct your health records. It is most often discovered when bills arrive for healthcare-related service you didn't receive. Getting your medical records purged and corrected can be a nightmare.

Key research outcomes from the [Third Annual Benchmark Study on Patient Privacy &](#)

[Data Security](#) , conducted by Ponemon Institute and sponsored by ID Experts, indicates that patients PHI is at increased risk of exposure. The research finds:

- Data breaches in healthcare are growing
- Patients and their information are at risk for medical identity theft
- Technology trends threaten current landscape
- Organizations are taking steps to detect data breaches, but majority lack budget and resources

According to a [2010 Ponemon Institute Survey](#) , the average cost a consumer faces in attempting to resolve a medical identity theft incident is more than \$20,000, and 48% of the consumers surveyed actually lost their health insurance coverage. Therefore, it's important to know you have the right to review your medical records for accuracy and request an amendment of your PHI.

To help combat medical identity theft the [Medical Identity Fraud Alliance \(MIFA\)](#) , a consortium of industry, technology service providers, associations and consumer organizations, law enforcement and government agencies, academia and research, has been formed. Medical identity fraud deterrence requires a multi-faceted approach, which includes prevention, detection, awareness, and remediation. No one organization can do it all, but combined, significant results can be attained. Among the main goals of MIFA, will be the education of the public-at-large on how they can play a significant role in protecting themselves and the ones they love against medical identity theft.

There are steps you can take to lessen the exposure to medical identity theft:

- Leave your insurance card in a safe (and preferably locked) place, and don't carry it

with you unless you need it.

- Monitor any explanation of benefits received from your insurance company, or ask for an annual list of payments made on your behalf for medical care. If you find an incorrect item, even if no money is owed, contact your insurance company immediately.

- Safeguard any insurance-related paperwork, much like you would your credit card statements.

- Review your credit reports annually. You have a right to an [annual free credit report](#) from each of the credit bureaus. Be sure your reports are free of any medical liens.

- Be cautious providing your personal and insurance information when offered “free” medical services. Often fraudsters use this as a way to obtain your PHI.