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How to Protect Your Medical Records from Identity Theft

Identity theft to many people is not a big deal because it has become synonymous with the minor hassle of dealing with a stolen credit-card number. You get another card, and you're not out any money. And it happens so often, we've become numb to data-breach headlines. But a far more insidious form of ID theft goes beyond dollars and cents and can literally mean life or death. Medical-identity theft is when a thief steals your identity to receive medical services, buy medical products or rip off health insurers. It affects private insurers, Medicare and Medicaid.

Here are some steps to take:

Review insurance statements.

Monitor "explanation of benefits" statements from your health insurer, looking for services you did not receive, office visits you never made or medical equipment you didn't buy. If you find unfamiliar items, it might indicate you're a victim of medical-ID theft, and you should contact your insurer. Don't assume everything is OK just because you don't owe the insurer any money. About 80 percent of people don't read their explanation of benefits mailing, reading them is one way to protect yourself. But sometimes fraudsters change your billing address, and you won't see the statements. So annually, request a copy of that year's health benefits paid in your name to check for fraudulent charges.

Get a copy of your electronic medical file.

Ask for a copy of your medical files, at least the highlights, from the doctor you see most and those of your children, too. It should include a list of your current medications. If your health insurer provides online access to those records, take screenshots or make printouts. Some health providers might charge for the copies, and you might want to skip some pricey ones, such as copies of X-rays. You want a current snapshot of your body state. People who have that baseline file come out so much better than people who don't. To help get those files, the World Privacy Forum has sample letters and detailed advice on what to do if health providers refuse to give you a copy. Anyone who has gotten a medical data-breach letter needs to get a copy of their health-care files immediately.

Credit monitoring.

Breaches of health insurers, retailers, banks and other organizations usually lead to companies offering free credit monitoring. That won't help with pollution of your medical records but it might help with the financial side of medical-ID theft if part of the breach included Social Security numbers, which allows thieves to open new credit accounts in your name. However, credit monitoring is useless if only your credit or debit card number was stolen, as is the case in many breaches of retailers. If monitoring is free, feel free to sign up for it. You can also access your credit reports once a year at each of the three main credit bureaus at annualcreditreport.com. If you find a fraudulent unpaid health-care debt, use the dispute procedures available at the credit bureaus. Unfortunately, one recent consumer-friendly action to keep medical debts from unfairly harming the creditworthiness of consumers is likely to have a bad side effect for victims of medical-ID theft. In March, the three largest credit-reporting agencies, Equifax, Experian and TransUnion, said bad medical debts won't be reported until after a 180-day waiting period to allow time for insurance payments to be applied. That adds delay for victims of medical-identity theft who could learn of the fraud through credit reports. So, regular monitoring won't help to catch medical-ID theft quickly.

Protect your insurance card.

It won't help people who are victims of data breaches, but in day-to-day activities, protect your health-insurance card as you would your Social Security card. It's a good idea to keep your health insurance information with you in case of injury or health crisis. But instead of carrying the card, photocopying the insurance card and blacking out the last four digits. If there's an emergency, a hospital or care center can call the insurer and get the information they need to provide treatment, she said. When going to a scheduled doctor visit, just take the card with you.



Teresa Rider, President

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