

KSRE Southwind District

FACS News Column

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Protecting Your Medical Identity

Imagine getting a notice from a bill collector demanding \$75,000 you owe a hospital for treatment you never received. Your health plan rejects a claim because you have a conflicting medical history. A life insurance company rejecting your application due to records of a serious illness you never had.

Medical identity theft is when someone uses your name, Social Security number or health insurance numbers to see a doctor, get prescription drugs, file claims with your insurance provider, or get other care.

Your medical and insurance information are valuable to identity. Medical identity thieves may pretend to work for an insurance company, doctors' offices, clinic, or pharmacy to try to trick you into revealing personal information. They may also offer 'free' services or products but require personal information. Before you provide sensitive personal information such as your Social Security number, insurance account numbers, or details about your health, find out why it's needed, how it will be kept safe, whether it will be shared, and with whom. Don't share medical or insurance information by phone or email unless you initiated the contact and know who you're dealing with. If you are online, read the Privacy Policy on the website. If you decide to share your information online, look for a lock icon on the browser's status bar or a URL that begins "https:" the "s" is for secure.

You can also detect medical identity theft by reading your medical and insurance statements regularly and completely. They can show warning signs of identity theft. Read the Explanation of Benefits (EOB) statement or Medicare Summary Notice that your health plan sends after treatment. Check the name of the provider, the date of service, and the service provided. Do the claims paid match the care you received? If you see a mistake, contact your health plan and report the problem.

Other signs of medical identity theft include:

- a bill for medical services you didn't receive
- a call from a debt collector about a medical debt you don't owe
- medical collection notices on your credit report that you don't recognize

- a notice from your health plan saying you reached your benefit limit
- a denial of insurance because your medical records show a condition you don't have.

Protect your privacy by guarding your insurance card and Social Security number just as you would your ATM and credit cards. Keep paper and electronic copies of your medical and health insurance records in a safe place. Shred outdated health insurance forms, prescription and physician statements, and the labels from prescription bottles before you throw them out. A thief that uses your name or health insurance information for medical care, may use it in other situations.

For more information, please contact Joy Miller, Family Resource Management, joymiller@ksu.edu or by calling 620-223-3720.

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