Beware of Medical Identity Theft

Medical Identity theft occurs when a thief uses your name and health identity to get exams and treatments, get prescriptions or other care services. You may think that this only affects the insurance company but it can have devastating effects on you as well.

The thief's information will get mixed in with your own. When you need care this can lead to trouble diagnosing your condition accurately because of the additional information. Suppose that you have an accident. A thief has used your insurance and they have a different blood type than you. What happens if they give you the wrong blood? I You could receive medication that you are allergic to. I could go on but I think you get the picture.

In the last few years, the medical segment has been hacked more than any other. We hear about the stores that get hacked, like Target but you rarely hear about these huge medical hacks. According to NBC, Anthem Blue Cross was hacked and it affected approximately 80 Million people.

The ramifications are potentially huge. When medical information is misused, chances are that you will be financially impacted as well.

Previously this was generally caused by an employee losing a device or having one stolen. It now seems that the biggest impact is from targeted hacking.

What can you do about it? While it is doubtful that you can stop it, you can find out about it quickly and not contribute to making your information easy to find.

- Check your Explanation of Benefits as carefully as you do your checking account. Make sure you received the services it shows that you had performed. If you see something fishy call your doctor and tell her you did not have the service. Also call your health care provider and tell them. The same incorrect information may be at the medical lab and hospital. You need to have it corrected at all these places.
- Get a copy of your medical records from your doctors. Make sure that it has your medical history, blood type and allergies stated correctly. If not, contact your doctor and your Health Care provider. Ask them to make a correction.
- Monitor your Insurance benefits used. This is generally available online. It will show all the health benefits paid out. Do this once a year.
- Check your credit reports to see if there have been inquiries from medical practices or other businesses that you do not recognize.
- If there is a serious breach (someone has had major surgery using your name and account) you must file a police report. Send the report to your doctors, medical insurance providers and to all three credit bureaus.

Hopefully, you will never need to take these steps. It is best to be aware of this activity and
Be prepared to fight back.