

WATCH YOUR MEDICAL RECORDS – SOMEONE MAY WANT THEM

Identity theft continues to be a major menace to consumers, although the preliminary figures for 2016 show imposter scams overtaking identity theft as the most commonly reported scam type. Trying to dig out from the effects of someone using your stolen personal information to obtain credit, tax refunds, or some other benefit can be enormously time-consuming and provokes a lot of worry and anxiety.

But one particular kind of identity theft can be especially difficult to work through – medical identity theft. The October 2016 issue of Consumer Reports magazine reports on this issue in depth, starting with a couple of real life scary cases of medical identity theft:

- Someone stole the purse, containing ID and drivers license, of a Houston, Texas woman. The thief altered the drivers license, and used it and the health insurance card to go doctor-shopping, seeking opiod pain-killers. Eventually a pharmacist became suspicious and alerted police, who arrested the purse theft victim. Thankfully, the woman had filed a police report on the stolen purse at the time of the theft. This got the charges dismissed later.
- A pregnant woman in Utah stole the medical identity of another woman and used it to identify herself and pay for maternity care at a hospital. And in a freakish twist, the thieving woman gave birth to a child which showed positive for drugs in the system. This automatically involved child protective services, who wanted to remove the victim's own four children. And the newborn baby's birth certificate reflected the victim as the mother? It took years to get the whole mess straightened out.

What are some signs someone stolen and is using your medical identity? Well, maybe you start getting calls from debt collectors dunning for unpaid medical bills you did not incur. Or, you start to see medical procedures or treatments appearing on your Medicare or insurance benefits summaries, which you never received, from doctors you never visited. You might get a notice from your insurance provider about reaching your deductible, knowing you didn't, or letters about filing a claim which you didn't file.

Any of these things means trouble, and you need to get on it right away. These are some suggestions on what to do:

- Call the medical provider billing you and ask for an explanation. You do this to eliminate the possibility of a clerical error.
- Make a police report. By doing this, you make a record of your victimization.
- Contact Medicare or your insurance provider and report the fraud

- Get copies of your medical records from your doctor. If someone else is using your medical identity, their medical records can be inter-mingled with your own. We can only imagine the complications that will cause!

As with identity theft in general, this is something difficult to prevent, but you can take a few steps to lower the risk. Some of these steps require you to be assertive with your medical provider:

- Keep copies of your own medical records, and keep them updated. If your records get mingled with those of a thief, at least you will have a “clean” copy.
- Read every benefits summary you receive from Medicare or your insurance provider. Report any suspicions immediately
- Keep your social security number out of your medical file. If your medical provider or hospital wants it, don’t share it. With Medicare, your social security number is your Medicare number, but that will change soon.
- If your medical provider wants to scan your drivers license or ID, question that, and wait for a real good explanation as to why they need it.
- Don’t give out your medical ID to anyone, including relatives or friends. One survey discovered almost of medical identity theft was committed by relatives or friends of the victims. And in a quarter of the cases, the victim willingly gave their information away, wanting to help their relative or friend get some medical treatment. Which is illegal all the way around.

Some changes starting in 2018 will help in preventing medical identity theft in the Medicare system. Starting in April 2018, Medicare will start sending out new Medicare cards. These cards will eliminate use of the social security, and replace it with a randomly generated number. The transition will last until the end of 2019, and I am sure scammers will try some tricks to exploit this, but just stay alert.

CAN YOU SAY “YES” TO A STRANGER ON THE PHONE?

Several readers contacted me in the last week, very afraid they just got scammed, and beating themselves up for it. What did they do? They reported getting a phone call from telemarketers, and in response to questions like, “Can you hear me?”, or “Is this so and so?” answered yes. Some of the folks calling me fret they just gave away the store, and want to know what to do next.

Here’s my advice. Relax. You didn’t do anything wrong. Although some media in the last couple of months have warned of this “scam”, there is no real evidence of a scam. People are speculating that since they gave an affirmative answer to something, a telemarketer recorded

them, and will use the recording against them somehow. But, no evidence exists this is happening. A recording of a voice giving an affirmative answer is not a very good tool to pull off a scam. Crooks wanting your personal information, like social security numbers, credit card numbers, and so forth, are what we should be alert for.

So relax, but continue to use normal precautions with unknown callers. You don't even need to answer the phone unless you recognize who is calling you. And you don't need to listen to telemarketers at all. Just hang up.

CONTACT SENIORS VS. CRIME

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at randymeier@gapa911.us