



# FRAUD OF THE MONTH

## Medical Identity Theft

When a fraudster steals your identity by capturing your personal data from a stolen purse or wallet, far more can be at risk than just your financial information. A recent article in Consumer Reports written by Michelle Andrews on August 25, 2016, outlines a horrible story of a lady who thought she had done everything right when her purse was snatched at a convenience store gas station. She immediately reported the theft to the police, cancelled her credit cards, and requested a new driver's license and medical insurance card. She then forgot about the incident and moved on. January 2017

### THE "HOOK"

The thief was after more than money...he wanted prescription drugs to feed his habit. So he altered the victim's driver's license and her medical insurance card to show his own name and age but kept the Social Security number and address of the victim. Then he went to town using the victim's insurance card to get 1700 opioid prescription pain killers from different doctors. He might not have been caught except for the vigilance of a pharmacist who became suspicious and called the police. Two years after the theft, the victim received a call from a bail bondsman telling her she was about to be arrested for acquiring the 1700 opioid pain killers. The police booked her, but later a judge dismissed the charges because he believed her story when she was able to point to the fact she had filed a police report on the robbery two years earlier. The medical identity theft took the victim ***seven years to clear up.***

### THE LESSON

When you suspect a wallet, purse, driver's license or credit card has been lost or stolen you should consider notifying not only the banks, credit card issuers and ordering new driver's license and medical insurance card, but you should also notify your medical insurance company, medical providers, and the department of licensing of the theft. The above story is an example of what medical identity theft can look like these days. You should carefully review your medical monthly statements to see if there are any charges for services you didn't request. If you are not getting periodic statements from your medical insurance company or health care provider, this may mean that someone has altered your address and caused the statements to be sent to the thief, who in turn has figured out a way to get free medical care, including surgeries and prescriptions at your expense.

Your personal health insurance information and social security number are valuable and easily made useful to a clever thief, especially a desperate drug addict. Your medical identity is a commodity that can be hijacked and used to falsify insurance claims or to fraudulently acquire government benefits such as Medicare and Medicaid. The information is also prone to be sold on the black market.

In addition to the **financial exposure**, an even more devastating consequence can be getting **the thief's medical records mixed up with the victim's**. Don't let this happen to you, be ever vigilant and proactive in thwarting all avenues of identity theft.