

What You May Not Know About Medical Identity Theft

You're probably well aware of the threat of identity theft when it comes to things like credit cards, but did you know that identity thieves can use your personal medical information to see doctors, fill prescriptions or obtain medical equipment?



While medical identity theft can wreak havoc with your health insurance and even your credit report, the consequences can be far more serious: the activities of identity thieves can create inaccuracies in your medical records that could potentially cause you to receive treatment or medicines that are life threatening.

Medical identity fraud is on the rise, according to a 2013 Survey on Medical Identity Theft from the Ponemon Institute. Medical identity theft affected more than 1.8 million adults or their family members in 2013, an increase of 19% from 2012. Victims of medical identity theft shelled out more than \$18,000 on average in out-of-pocket costs as a result of identity theft. Signs of medical identity theft include bills or collection notices for services you didn't receive, a notice from your health insurer that you have met or exceeded service limits, or a denial of benefits based on a condition that you do not have.

benefits . . .

Keep tabs on your information

Your Diamond Shield Checking account with Financial Security Credit Union includes IDProtect®, a comprehensive identity theft protection service. Your IDProtect service includes Total Identity Monitoring that monitors more than 1,000 different databases, including those containing medical information, and notifies you when irregular activity occurs.

Remember, you are your best protection against medical identity fraud. Use all your resources – including IDProtect – to keep your information safe!

Please make sure you have registered and activated all of your benefits with IDProtect. Registration and activation of IDProtect benefits is easy:

- 1) Go to www.IDProtectMe247.com, using the Access Code provided by Financial Security Credit Union, and follow the simple step-by-step instructions to register and activate benefits, or
- 2) Call 1-877-610-7889 for assistance with activation or to learn more about all that IDProtect offers.

If you or an eligible family member believe you have been a victim of medical identity fraud and need assistance please call 1-877-610-7889 to learn more about IDProtect's identity fraud expense reimbursement coverage and comprehensive fraud resolution services that can assist you in resolving your fraud issue.



tips . . .

Six ways to protect yourself from medical identity theft:

- 1) Do not share your personal medical information with anyone other than your healthcare provider or insurer.
- 2) Examine your medical records regularly. You have a right to see all of your medical records, examine them for mistakes or inaccuracies and to have those mistakes or inaccuracies corrected.
- 3) Review all Explanation of Benefits (EOB) documents from your health insurance provider. If you see anything suspicious or incorrect on your EOB, contact your health insurer immediately.
- 4) Ask your medical care providers and health insurers about their privacy and security practices. You may also wish to look for providers with better security practices.
- 5) Monitor your credit reports. Obtain reports from Experian, Equifax and TransUnion. Look for medical-related activity that is not yours and report it immediately.
- 6) Consider using an identity theft protection service. Make sure the service you select includes medical identity fraud.

