



## Medical ID Theft

Medical Identity Theft is the theft or unauthorized use of a person's personal information to obtain unauthorized medical goods and service.

The best chance for early detection of medical identity theft is to thoroughly review the Explanation of Benefits (EOB) statement that your insurance provider sends you after you have received covered treatment. Look for the name of the provider, the date of service, and the service provided. If you weren't the recipient of the procedures stated, on the date they were provided, then you may be a victim of medical identity theft.

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If you apply for coverage individually through an insurer, you may also check for discrepancies through the Medical Information Bureau at the following website:

[http://www.mib.com/html/request\\_your\\_record.html](http://www.mib.com/html/request_your_record.html)

### **What to do if you're a victim of medical identity theft:**

- File a police report by calling 651-291-1111
- Call your insurance company's fraud department. They'll shut down your health insurance account, issue you a new card, and help you with your situation.

You also have rights under federal law that can assist you in correcting inaccurate medical records. They include:

- The right to request copies of your current medical files from each health care provider.
- The right to have your medical records amended to remove inaccurate or incomplete information.
- The right to a record from your health care providers and health insurer of who has been given access to your medical records.
- The right to file a complaint with the Office of Civil Rights, U.S. Department of Health and Human Services if a health care provider does not comply with these rights. (Source: Holtfreter, Robert E.; *Taking Back the I.D.*; Fraud Magazine March/April 2009).