

New Bill Moving Through Congress to Protect Elderly from Identity Theft

July 26, 2011 – It is no secret that identity theft has been a significant problem for many years, and that the federal government has been engaged in a battle against this crime through a variety of law enforcement and regulatory agencies. So you might think the government would be doing everything in its power to avoid being active contributor to ID theft. Therefore, it might surprise you to learn that the federal government continues to print Social Security Numbers on front of every single Medicare card it issues. Now, Congress is considering a bill to change that practice.

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Millions of elderly Americans carry their Medicare cards with them wherever they go. That's a real problem because the cards have the card-holder's Social Security Number printed right on them. And since the elderly are often viewed as some of the most vulnerable potential victims for financial crimes, the problem is especially bad.

Anyone who has a Medicare card in their wallet is taking a risk every time they leave their home. If your wallet is lost or stolen, your entire financial life is at risk. The information it contains can be sold, or it can be used by the person who possesses it to assume your identity. And because Medicare is involved, the victim needs to worry not just about standard identity theft. They also need to worry about Medical identity theft; a crime that occurs when someone assumes your identity to obtain medical services.

The federal government knows all of this. In fact, the FTC's website has a section devoted to identity theft prevention which clearly states that you shouldn't "carry your Social Security card in your wallet". But Medicare continues to ignore that warning, placing at risk the card-holder's identity every time a Medicare card is presented. After all, you have absolutely no idea if the clerk behind the counter at your local pharmacy, or the telemarketer on the other end of the phone who is selling you diabetes supplies is honest or has other motives.

But now, there is a bill in Congress that would stop Medicare from placing SSNs on their cards. The bill is sponsored by Senator Kirsten Gillibrand (D-NY) and is called the Social Security Number Protection Act. Additionally, the legislation would prevent Medicare from collecting or disseminating Social Security Numbers unnecessarily.

The federal government has a horrible record of protecting the personal information of US citizens. One of the largest data breaches in history occurred when the Veterans Administration exposed the records of more than 20 million people.

ACCESS supports Senator Gillibrand's effort. She is offering a common sense approach to the problem of identity theft that will protect millions of Americans.

by Jim Malmberg

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