Medical Identity Theft - A Financial Crime That Can Kill You

April 11, 2013 - Over the years, we've published a variety of pieces on medical ID Theft. As with other forms of identity theft, the medical variety can create large financial issues and credit problems for victims. But what you may not know is that victims of this crime can also find themselves in real trouble when they seek medical care. The reason for this is that this crime actually changes your medical history. And as difficult as it is to straighten out your credit after becoming an ID theft victim, straightening out your medical file can be an even larger ordeal. Following the video below, you'll find a little more information on this crime and what you can do to protect yourself.

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Medical ID theft is a problem that is only going to get worse as the nation's new healthcare law goes into effect. The reason for this is that as a part of the new law, hospitals and physicians are being forced to convert from paper to electronic records. That means the creation of huge databases of patient information that are going to provide inviting targets for crooks. There are things you can do to protect yourself however.

- When you are filling out forms at your doctor's office, don't provide you Social Security Number. You have no idea who will be handling your forms, and you really don't want it included in another electronic database.

- When you receive mail from your insurance company, open it immediately. Look at your statements closely to determine if you are familiar with treatments that are listed. And call your insurance provider immediately if you have questions or suspicions that your identity has been compromised.

- Guard your insurance card the same way that you would guard your Social Security card. That means making sure that everyone who has access to your insurance information has a real need for that information.

- And of course, everyone should be shredding documents of any type that contain their personal information. This is especially important with medical insurance files. If you are disposing of old statements, they often contain all of the information a medical ID thief will need to seek treatment in your name.

byJim Malmberg
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