Medical Identity Theft
Tips for Protecting Yourself & Medicare

Medical identity theft is serious business. According to one study, about 1.5 million Americans are victims of medical identity theft each year. The average cost to fix medical ID theft for someone is more than $20,000 per incident!

But medical ID theft is about more than losing time and money. Sometimes people are denied a Medicare service or equipment because their records falsely show they already received it, when in fact it went to someone posing as them.

What Is Medical Identity Theft?

Medical ID theft occurs when someone steals personal information - such as your name and Medicare number - and uses the information to get medical treatment, prescription drugs, surgery, or other services and then bills Medicare for it.

Medicare ID theft is a form of Medicare fraud. It can affect your medical and health insurance records. Every time a thief uses your identity to get care, a record is created with incorrect medical information about you including:

- A different blood type
- An inaccurate history of drug or alcohol abuse
- Test results that are not yours
- A diagnosis of an illness, allergy, or condition that you do not have

Any of these could lead to you receiving the wrong treatment and even being injured or getting sick due to an incorrect treatment.

All types of people, including doctors and medical equipment companies, have been caught stealing people's medical identities. There have even been links to the mafia and thieves in other countries. Sadly, about one-third of the people who do it are family members.

Are You a Victim?

Here are some warning signs that your identity may be stolen:

- You get a bill for medical services you did not receive
- You are contacted by a debt collection agency for money you do not owe
- An insurance company denies or limits your benefits because of a medical condition you do not have

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How to Avoid Medical Identity Theft

- Review your Medicare Summary Notices (MSN), Explanations of Benefits (EOB) statements, and medical bills for suspicious charges. If you find incorrect information in your records, insist that it be corrected or removed.

- Protect your Medicare and other health insurance cards in the same way you would protect a credit card.

- Only give personal information to Medicare-approved doctors, other providers, and suppliers; your State Health Insurance Assistance Program or SMP program; or Social Security (call 1-800-MEDICARE if you aren't sure if a provider is approved by Medicare).

- Beware of offers of free medical equipment, services, or goods in exchange for your Medicare number.

- Shred papers with your medical identity before putting them in the trash.

- Remove or destroy labels on prescription bottles and packages before you put them in the trash.

How to Respond if You Suspect Identity Theft?

- Ask your health care provider for a copy of your current medical file. If anything seems wrong, write to your health plan or provider and ask for a correction.

How Your NYS Senior Medicare Patrol (SMP) Can Help

- Your NYS SMP is ready to provide you with the information you need to **PROTECT, DETECT** and **REPORT** potential error, fraud, and abuse.

- SMPs use trained senior volunteers to help educate and empower seniors in the fight against health care fraud.

- Your NYS SMP can help you with questions, concerns, or complaints about potential fraud and abuse issues. It also provides information and educational presentations.

CALL the NYS Senior Medicare Patrol at 1-800-333-4374

New York State SMP
Empowering Seniors To Prevent Healthcare Fraud

STATE WIDE
New York StateWide Senior Action Council, Inc.
275 State Street, Albany, NY 12210 • (518) 436-1006 • Fax (518) 436-7642
www.nysenior.org