

# Medical identity theft

## How to protect yourself

Medical identity theft—it's not just about credit cards and bank accounts. Strangers can steal information such as your Social Security number or health plan number and use this information to see a doctor or get medicine. This is called "medical identity theft." You could be billed for services you never received, and incorrect information could be entered into your health record.

### PROTECT YOURSELF

A thief can obtain your information by stealing documents, taking forms and bills from the trash or tricking you into giving him or her information.

Here are some tips to prevent medical identity theft.

- Safeguard your personal documents.<sup>1,2</sup>
  - Keep documents such as your Medicare or Medicaid identification card and Social Security number in a safe place.
  - Never let anyone use your Medicare or Medicaid identification card or your Social Security or insurance plan number. Doing so is against the law.<sup>3</sup>
  - Shred papers such as receipts, insurance forms and doctors' bills when you don't need them anymore.
  - Destroy the labels on prescription bottles before you throw away the bottles.
- Know the people with whom you are dealing.
  - Be careful if someone offers you "free" health services or products and asks for your health plan number. Thieves may pretend to work for an insurance company, a doctor's office, a clinic or a drugstore.
  - Before you share personal information, ask the person why he or she needs it and how the information will be kept safe.
  - Don't share insurance plan numbers or Social Security numbers by e-mail. Also, don't share this information

by telephone unless you called the person and know the office or company.

### LOOK FOR SIGNS OF THEFT

The sooner you spot medical identity theft, the easier it will be to stop the thief and protect yourself.

Here are some things to look for:

- Read your medical bills and insurance statements carefully. Make sure they list the correct doctor, treatment date and services that you actually received. If anything is wrong, call the office that sent the bill and tell the staff there. Write down the name of the person with whom you speak.
- When someone uses your name or personal information to obtain health care or medicine, mistakes can enter your health records. Tell your doctors and pharmacist about the medications you take and your health history. Make sure they have the correct information.

For more information about medical identity theft, visit the Federal Trade Commission website ([www.consumer.ftc.gov/articles/0171-medical-identity-theft](http://www.consumer.ftc.gov/articles/0171-medical-identity-theft)) or call 1-877-IDTHEFT (438-4338). ■

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"For the Patient" provides general information on dental treatments to dental patients. It is designed to prompt discussion between dentist and patient about treatment options and does not substitute for the dentist's professional assessment based on the individual patient's needs and desires.

1. Federal Trade Commission. Consumer Information. How to keep your personal information secure. [www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure](http://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure). Accessed Jan. 29, 2014.
2. Federal Trade Commission. Consumer Information. Medical identity theft. Protecting your medical information. [www.consumer.ftc.gov/articles/0171-medical-identity-theft#protecting](http://www.consumer.ftc.gov/articles/0171-medical-identity-theft#protecting). Accessed Jan. 29, 2014.
3. Office of Inspector General, U.S. Department of Health and Human Services. Medical Identity Theft and Medicare Fraud. [www.stopmedicarefraud.gov/toolkit/documents/fightback\\_brochure\\_rev.pdf](http://www.stopmedicarefraud.gov/toolkit/documents/fightback_brochure_rev.pdf). Accessed Jan. 30, 2014.