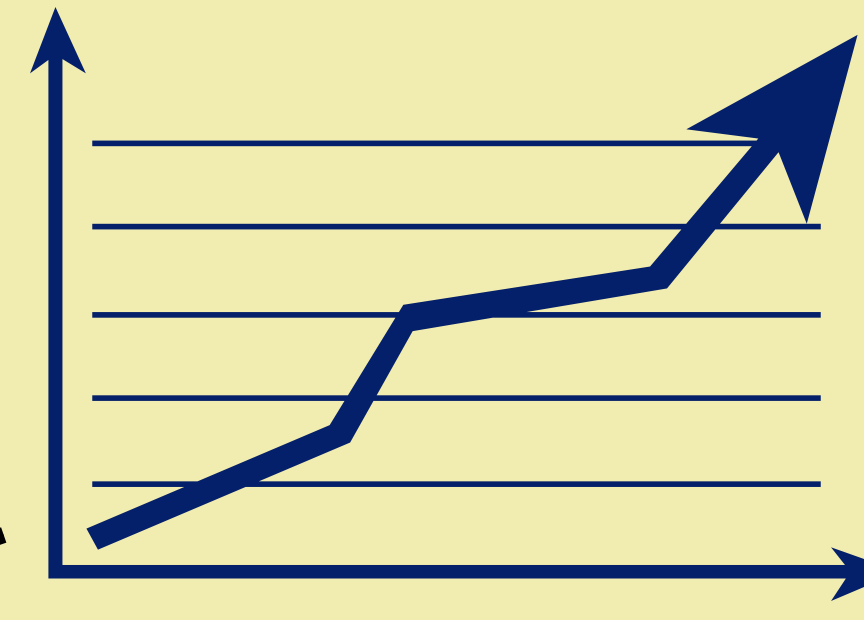
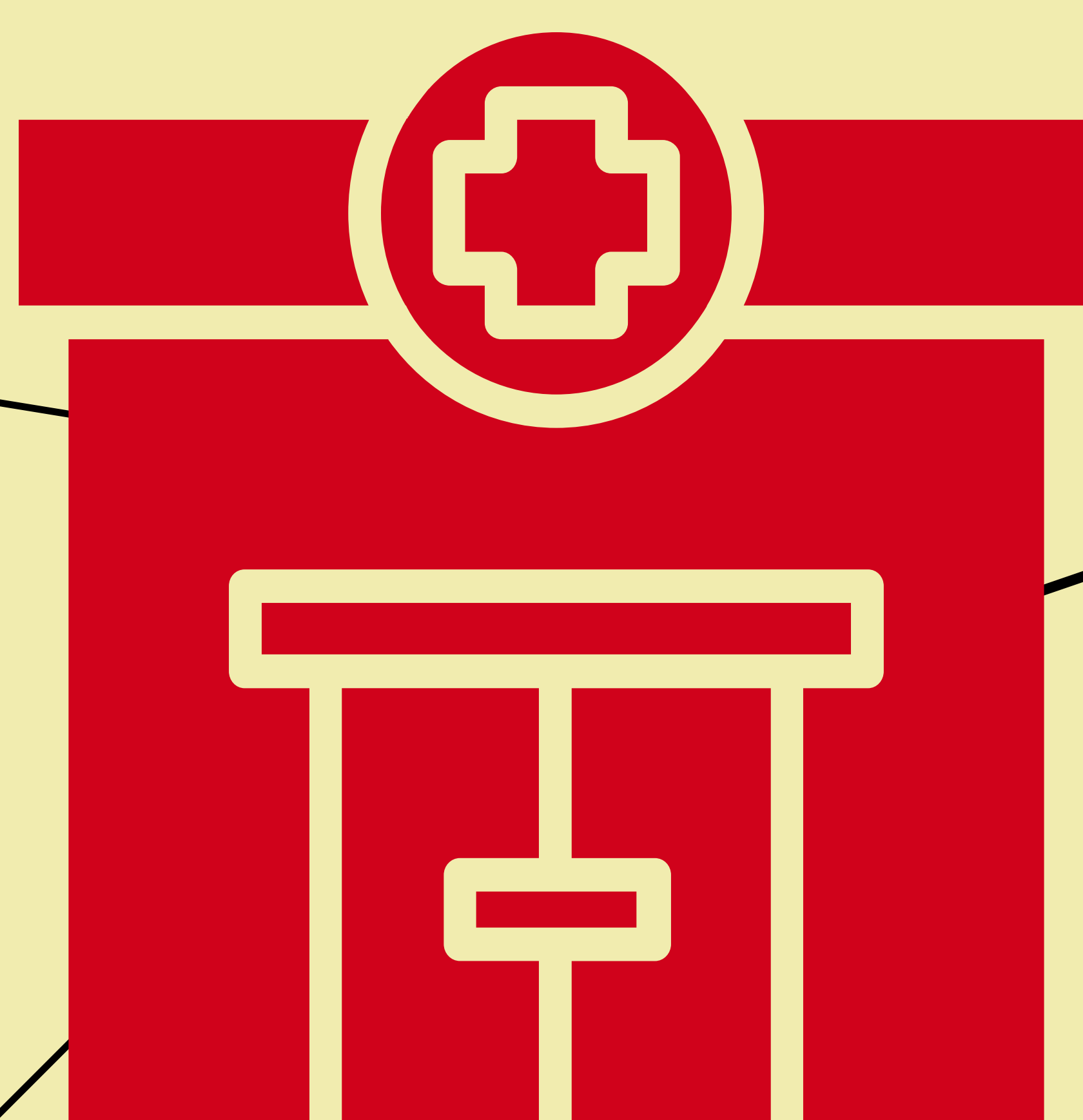


# 2 MIN GUIDE:

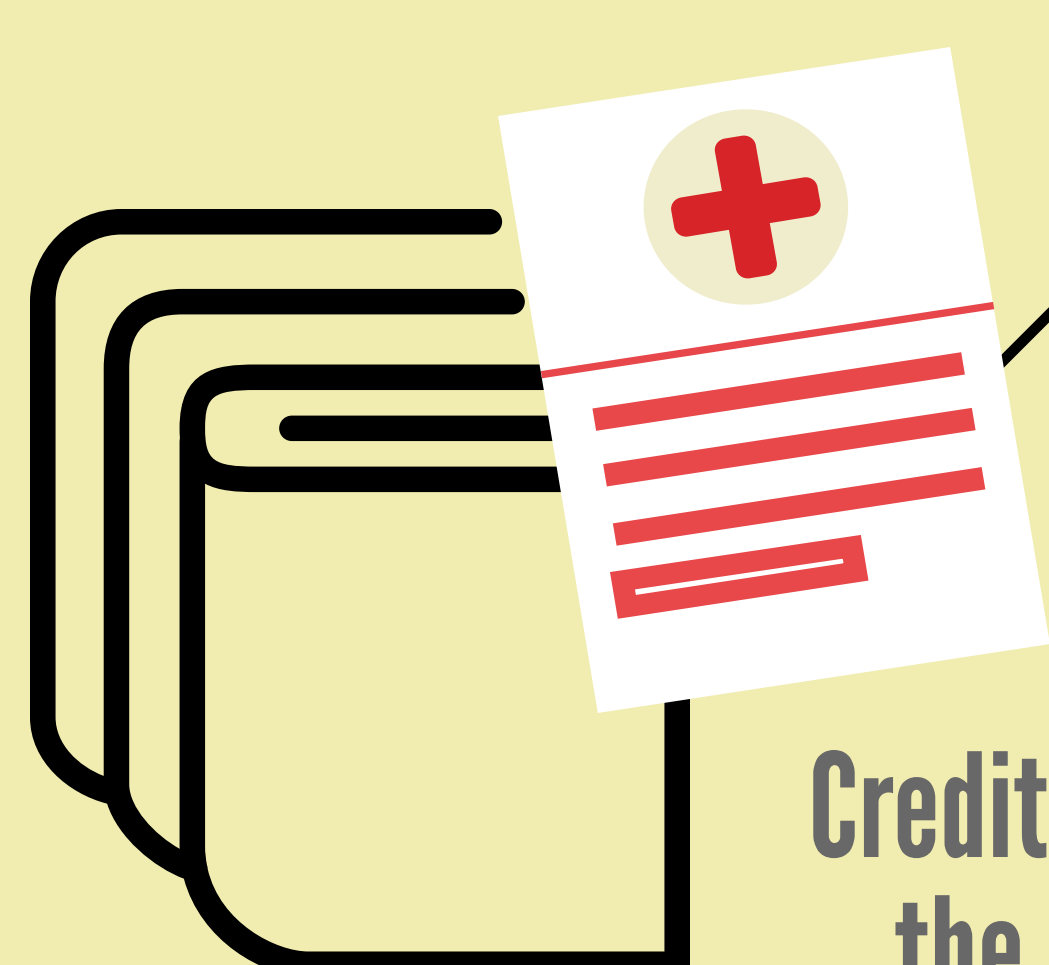
# Medical Identity Theft



20% of Medical Identity Fraud Victims suffer misdiagnosis and mistreatment



In 2021 45 million individuals were affected by Healthcare attacks up from 14 million in 2018



Credit Card Numbers sell on the black market for 50 cents. Medical Records fetch up to \$1,000



Federal law generally limits consumers' liability for fraudulent credit card charges to \$50, but there are no such protections for a stolen medical identity.



Stolen Medical Information can be used to:

- Receive Treatment Fraudulently
- Fill Prescriptions
- Submit Fraudulent Expenses
- Obtain Medical Devices Fraudulently
- Be Reimbursed for False Claims

### WARNING SIGNS OF FRAUD!!!

- You get a bill for medical services you didn't receive.
- You hear from a debt collector about a medical debt you didn't incur.
- Your credit report includes health care expenditures you don't recognize.

It's Not Easy to Resolve Damage...

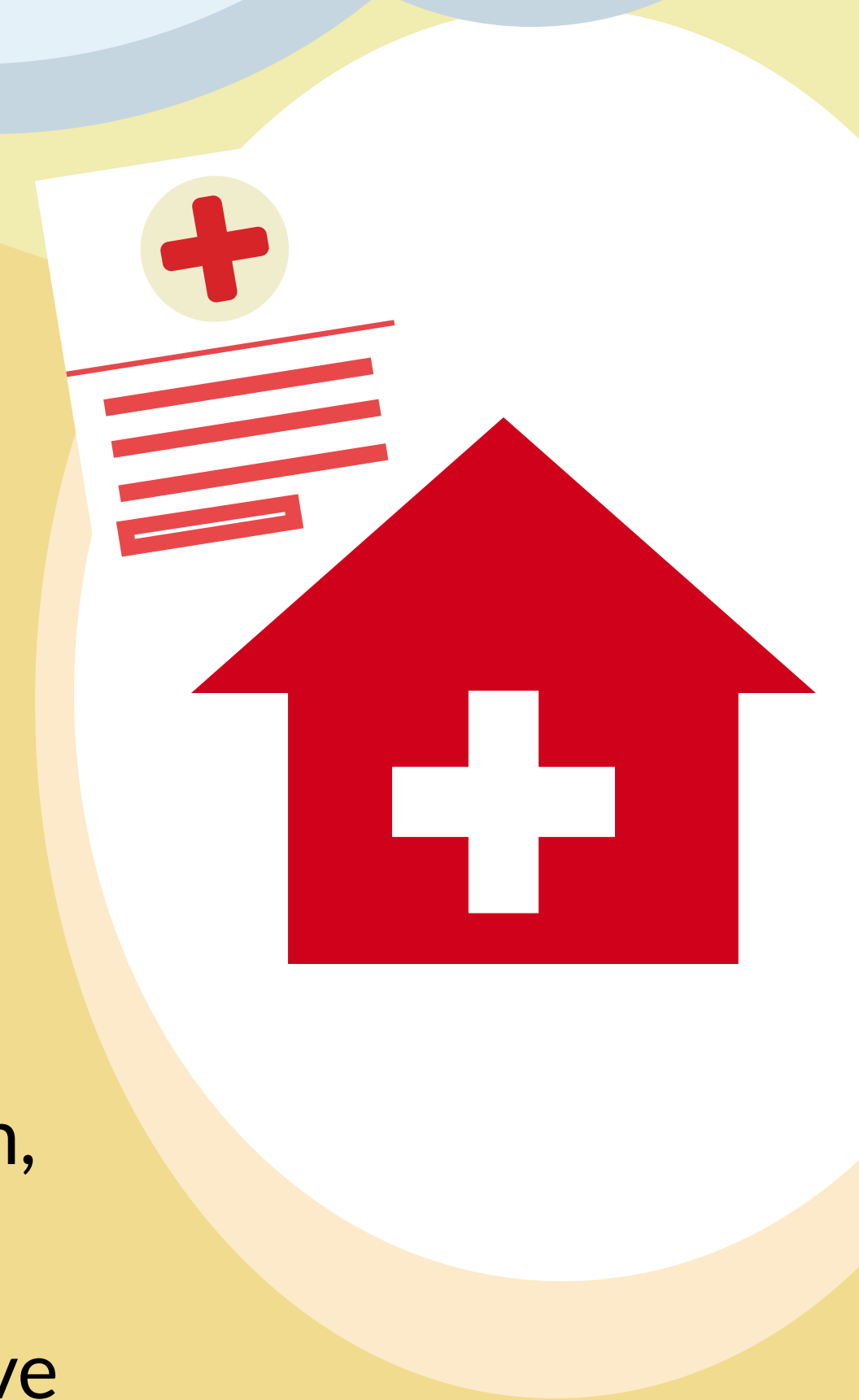
The burden is upon the victim to prove innocence. Many victims suffer long term problems with aggressive medical debt collection and severely impaired credit due to phony bills. Some have faced prosecution because thieves used their identities to fraudulently stockpile prescription drugs



## So What Can We Do to Be Safer... Do's and Don'ts....



- Do shred outdated insurance forms, physician statements, prescription paperwork and other documents containing medical information before throwing them out. Keep electronic copies of such records secure.
- Do carefully review EOBs, bills and other correspondence from insurers and medical providers. If you see anything suspicious, such as a doctor's name or treatment date you don't recognize, notify your insurer immediately.
- Do ask your insurer at least once a year for a full list of benefits paid in your name.
- Do check your credit reports. Through the end of 2022, you can get one free report per week from each of the three reporting agencies (Experian, Equifax and TransUnion).
- Do get copies of your medical files if you believe you've been victimized, and act quickly to correct mistakes (see More Resources, below). You have a right to get your records from health care providers, although you may have to pay for them.
- Do file a police report, and give copies to your medical providers, insurers and the credit bureaus. It can help protect you if an identity thief starts using your information for fraud.



- Don't jump on offers of free health services or products, especially if you're asked for your Medicare or health plan number.
- Don't provide medical or insurance information over the phone or in an email unless you initiated the conversation and are certain of who you're talking to.
- Don't give medical or personal information in response to an unsolicited call or email from someone who claims to be from Medicare. A Medicare representative will call only if you initiated contact.
- Don't answer questions from a caller who says he or she is conducting a health survey and needs your Medicare or insurance number.
- Don't give your insurance information to a family member or friend, even if it's to help them get treatment. Whatever the intent, it's considered fraud against medical providers and insurers.

To learn more about this very important issue and download the infographic to share, click on the button below ...

MEDICAL IDENTITY THEFT...  
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