

# Tip Sheet: Medical Identity Theft

Medical identity theft is in many ways similar to general identity theft.

Medical identity theft is when someone uses your medical identification - such as your health insurance policy number or your Medicare or Medicaid number - to commit health care fraud. The thief uses your medical identity to fraudulently collect money from insurance companies, Medicare or Medicaid.

Medical identity theft can harm you in other ways as well. If someone gets health care using your name or insurance information, you may be denied health care you need; even if the denial is temporary it will, at a minimum, cause you significant hassle and may have a real impact on your health. For example, inaccuracies in your medical records due to fraud could result in you getting the wrong care.

## How Thieves Steal Your Medical Identity

- Stealing your purse or wallet
- Luring you to give out your medical identification with promises of free equipment, free tests, free consultations, free gift cards—anything free
- Convincing you to give out your medical numbers by leading you to believe they are a government official or work for your insurance company—when they don't
- Claiming to be conducting a health survey but insist that they need your number to participate
- Asking to borrow your health insurance card
- Taking medical documents from the trash.

## What You Can Do To Protect Your Medical Identity

- Guard your insurance card like you do your credit cards
- Carry your medical number only when you know you will need it
- Give your medical identification numbers only to the medical professionals you know
- Don't lend your insurance card to anyone
- Let only your medical professionals review your medical records
- Don't give out your medical identity in exchange for a free gift or service

- Shred any medical documents you no longer need.

### **What You Should Do If You Think Your Medical Identity Has Been Stolen**

- Contact your insurance company, Medicare or your state Medicaid office if your insurance card is stolen.
- If you lose your Medicare card or if it is stolen, first call Medicare at 1-800-MEDICARE (1-800-633-4227). A Medicare representative will order a replacement card or send you an entitlement letter if you need proof of eligibility quickly. Your new card will arrive within 4 weeks. Your entitlement letter will arrive within 10 days.
- Call the Federal Trade Commission's Identity Theft Hotline at 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; or go to [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov).
- Call the Health and Human Services Office of Inspector General's Fraud Hotline to file a fraud report at 1-800-HHS-TIPS (1-800-447-8477); TTY: 1-800-377-4950; or go to <http://oig.hhs.gov/fraud/hotline>.