

What Do I Do if I'm the Victim of Medical Identity Theft?

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Introduction

You're opening your mail and there is a bill from a hospital, laboratory, or doctor you don't recognize or remember ever seeing. And they want several thousand dollars for services.

What?! How did this happen? Who did this?

You may have become the victim of medical identity theft. Medical identity theft can result in the use of your personal information and medical records to obtain medical services from doctors, hospitals, pharmacies, laboratories and even your health plan.

What should I do to repair the damage? Acting quickly to limit the harm is critical.

Step 1: If you think a thief used your personal information to get medical services, get copies of your records.

- Contact each doctor, clinic, hospital, pharmacy, laboratory, and health plan where the thief may have used your information. Obtain copies of medical records by completing the providers' records request forms and paying any fees required to get copies of your records.

Step 2: Review your medical records, and report any errors to your health care provider. You should:

- Write to your health care provider to report mistakes in your medical records.
- Include a copy of the medical record showing the mistake.
- Explain why this is a mistake, and how to correct it.
- Include a copy of your Identity Theft Report.
- Send the letter by certified mail, and ask for a return receipt.

Your health care provider should respond to your letter within 30 days. Ask the provider to fix the mistake and notify other health care providers who may have the same mistake in their records.

Step 3: Notify your health insurer.

- Send your Identity Theft Report to your health insurer's fraud department. Tell them about any errors in your medical records.

Step 4: If there are medical billing errors on your credit report, notify all 3 credit reporting agencies.

Again, keep a record of who you contacted and spoke to as well as copies of all letters.

Conclusion

We have discussed medical, government issued ids, tax, criminal and financial identity theft, but there are still many other types of identity theft to address. If you still feel you need help, consult a lawyer with experience on these matters.