

Medical identity theft: the importance of protecting your health records

Many consumers take precautions against identity theft, but what about medical identity theft? In addition to financial peril, victims can suffer physical danger if false entries in medical records lead to the wrong treatment.

“The crime occurs when someone uses a person's name and sometimes other parts of their identity -- such as insurance information -- without the person's knowledge or consent to obtain medical services or goods,” said Laurinda B. Harman, PhD, RHIA, associate professor and chair of the health information management department at Temple University’s College of Health Professions.

“A person's identity information can also be used to make false claims for medical services or goods. This is not a common event, but patients need to be aware of it,” Harman said. She will discuss the growing concerns of medical identity theft as more medical facilities move to electronic records during the 79th Annual American Health Information Management Association Convention Exhibit on October 9 in Philadelphia.

The World Privacy Forum, a non profit, non partisan research group, said it has received 20,000 reports of medical identity theft in the past 15 years.

Medical identity theft frequently results in erroneous entries being put into existing medical records, and can involve the creation of fictitious medical records in the victim's name at various medical facilities. This trail of falsified information in medical records can plague victims' medical and financial lives for years.

In Pennsylvania, two men were convicted of health insurance fraud, theft by deception, identity theft and forgery in 2006. Galen Baker stole a coworker's identification to obtain nearly 40 individual prescriptions for Viagra, a drug typically prescribed to treat erectile dysfunction. Daniel Sullivan stole a man's medical identification to pay for more than \$140,000 in hospital charges. In other cases, health care employees stole medical records to sell to third parties or file false claims.

The entire health care system needs to be careful in its hiring. Ethical principals need to be taught and enforced for all employees, Harman said.

“As more patients begin maintain their own personal health record, they will become more aware of the fraud,” she said.

Harman suggests the following tips from the World Privacy Forum to prevent theft, these include:

- Review all “Explanation of Benefits” notices and any other correspondence from insurance providers describing the services that have been received, the provider charges and payment allowances. Report suspicious transactions to your health insurer's special investigations unit.

- Request a complete list of annual payments your insurance company has made for medical care.

Sometimes, thieves change billing address and phone number, which means a patient may not see all of the bills.

- Get a copy of medical records, in case they're tampered with in the future.

- Keep track of medical and prescription benefits cards and keep them in a safe place.

Harman, a health information management professional for over 35 years, said those in her field take the issue very seriously.

“We need to take the role as the patient advocate. We need to help them protect their patient information and privacy. There aren’t the same protections in place for medical identify theft as financial identify theft,” she said.

Source: Temple University

This document is subject to copyright. Apart from any fair dealing for the purpose of private study, research, no part may be reproduced without the written permission. The content is provided for information purposes only.