

The Other side of the Health Care Issue

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Along with higher premiums and denials, for preexisting conditions you didn't know you had, there is another monster lurking in the health arena; Medical Identity thief. Over 300,000 people were effected in 2009 and the number is growing.

Identity thieves not only steal your credit, but they're stealing your precious health benefits as well. There have been thousands of cases where patients have been contacted by hospitals or collection agencies demanding payment for surgeries, treatments and drugs they never received.

One women was contacted by a health agency to say she was under investigation because the baby, she had just given birth to a month ago, tested positive for Methamphetamine. The last child she had given birth to was born over two years ago.

Another frightening concern is that bogus medical information can become a part of your medical file. A women in Palm Coast, Florida, who was the victim of Medical Identity thief, was visiting her doctor when the nurse remarked, after reviewing her file, that she had diabetes. The women was not diabetic.

Correcting your records can be a daunting task, but for some there is always the fear that this false information is not entirely gone from their medical records and might affect any treatment they received in the future.

According to the Ponemon Institute, the average cost to resolve an Identity Theft is about \$20,000. About half of these victims lose their medical coverage, while one-third have reported their premiums have gone up as a result of the incident. Several victims had to pay for care, they did not received, out of their own pocket before they could regain their medical coverage.

Stolen medical identities are bought by desperate patients who need care or doctors who want to pad their income by filing fraudulent claims. But the most disturbing aspect of this fraud is more than likely it is perpetrated by organized crime who is stealing medical records.

Some medical information lands in the hands of criminals through a rogue clerk working in a medical facility. Others use more sophisticated methods, like the medical fraud ring in Milpitas, CA , that set-up free health screenings near senior housing and billed \$900,000 for diagnostic tests that were never performed.

What to do

The Federal Trade Commission has a great website that has advise for consumers who want to prevent Medical Identity Fraud and if you are a victim; what you can do.

Here is a short outline on how to prevent Medical Identity Fraud. Remember to go on the website for more in-depth information.

Verify a source before sharing information. Safeguard your medical and health insurance information. Treat your trash carefully. Keep a copy of your medical records