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MEMBER



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MEDICAL RECORDS AND IDENTITY THEFT

A recent AARP Bulletin article highlights the need to protect medical records from identity thieves. Identity thieves call medical records “fulls,” because they contain information such as Social Security numbers, addresses, or payment accounts that are used to establish a person’s identity. Javelin Strategy and Research in Pleasanton, California, produced a 2010 Identity Fraud Survey Report that reveals that medical identity theft has more than doubled since 2008. The Ponemon Institute’s National Study on Identity Theft estimates that approximately one million Americans were victims of medical identity theft during the past two years.

Victims of medical identity theft often end up paying for care that they don’t receive, or they may lose their health insurance or pay higher premiums. The Ponemon report found that 500,000 people lent their medical insurance cards to uninsured family members, resulting in “friendly fraud” cases, and they ended up with big medical bills. These results differ from credit card fraud, where a bank may have to absorb the loss. Larry Ponemon of the Ponemon Institute says it costs more than \$20,000 out of pocket on average to resolve a medical identity theft case. Some thieves work as “moles” in medical offices or in insurance companies and steal patient records. Computerized medical records may be a fertile ground for cybercriminals. If someone else gets care using a person’s identity, it can alter medical records, affecting the original person’s ability to get proper care and services.

There are ways that people can protect themselves from medical identity theft:

- Ask your health care providers to request that patients provide photo identification.
- Ask doctors to provide you with a copy of everything in your medical records. You may have to pay for this, but you may find that it’s worth the cost.

- Read every letter you receive from providers and insurers. If you see a name or treatment date that is unfamiliar, then phone the provider that produced the bill and your insurer. Even if a letter from your insurer says “this is not a bill,” read it carefully.
- Ask your insurer for a list of benefits paid in your name, and also ask your insurer and providers for an “accounting of disclosures,” that shows who received your medical records.
- Monitor your credit report at www.annualcreditreport.com. If you see medical billing errors, then contact your insurer and the credit bureaus.
- Contact your insurance provider immediately if you lose your insurance card. If you have a Medicare card, then make a copy of it, obscure the last four digits of your Social Security number and keep that copy in your wallet instead of the original Medicare card.
- Avoid offers of free treatment and supplies from storefront operations and the internet.

Putting these safeguards in place and staying alert can help you avoid becoming a victim of this additional and insidious form of identity theft.

The attorneys at Oast & Hook can assist clients and their families with their estate, financial, insurance, veterans benefits, long-term care, life care and special needs planning issues.

Ask Allie

O&H: Allie, we heard about a recent incident in which seven dogs died after traveling in the cargo hold of an airplane. Please provide our readers with some tips for flying with their pets.

Allie: Sure! First, you should ask if you should even take your pet on your trip. “Some pets just don’t travel well, according to veterinarian Kimberly May. If you do need to take your pet on an aircraft, then get a safe pet carrier. The most dangerous time for a pet to escape an unsecure carrier is when being transferred from airport to aircraft. Dr. May says that “If the carrier is not secure and a pet escapes in that open area, you might never see it again.” You should allow your pet to become familiar with and comfortable in the carrier before you fly. The pet will be under a lot of stress during travel, so familiarity with the carrier should help. Animals crossing state lines need up-to-date vaccines. Families should have a certificate of veterinary inspection, because many airlines will require one that is issued within ten days of departure. A pet that is ill will not travel well, and pre-existing conditions can make airline travel hazardous to your pet’s health. Dr. May recommends not sedating your pet before flight, unless your veterinarian says it is absolutely necessary. She says that sedatives can cause both cardiac and respiratory depression. The next most risky time for your pet is if the aircraft is stuck on the ground, because the aircraft’s climate controls are not fully functioning when on the ground. Sometimes traveling with your pet is unavoidable, and the vast majority of pets do arrive safely. You and your veterinarian should make an educated decision.

The American Veterinary Medical Association has a brochure on pet travel at http://www.avma.org/animal_health/brochures/traveling/traveling_brochure.asp. Well, all this talk about travel has made me ready for my morning nap. See you next week!

Announcement

Oast & Hook attorney Brian A. Boys will speak on the topic of estate planning from 2:00 p.m. to 3:00 p.m., Monday, August 30th at First Colonial Inn located at 845 First Colonial Road, Virginia Beach, Virginia 23451. For more information on First Colonial Inn, please phone 757-428-2884 or visit http://www.kiscoseniorliving.com/communities_firstcolonialinn.asp.

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