

How to Avoid Medical Identity Theft



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What do you think about when you think of identity theft? If you are like most people you think about someone getting hold of your personal information and breaking into your bank accounts or applying for credit cards in your name. There are several different types of identity theft but most people don't think about them until they run into a problem or it is brought to their attention. One aspect of identity theft that no one gives much thought to is medical identity theft and yet it happens to people all over the world every day.

What is medical identity theft anyway?

Simply put, medical identity theft is a criminal act that occurs when someone uses another person's identity to get medical goods or services for which it's victims run the risk of serious consequences as a result.

Example, We all know that hospitals love to take our blood for a wide variety of reasons, one reason is to find out what our blood type is just in case a blood transfusion is ever required. If a person steals your identity and that person has an accident which requires a trip to the hospital, it is very likely that his or her blood is going to be taken and his or her blood type will be listed on your record. Should you ever have to get a blood transfusion you could end up extremely ill or even dead. Blood

transfusions are only one aspect of medical identity theft, as a result of your identity being stolen you could receive inappropriate medical care or be given medication would could cause you some pretty serious problems.

Another area of great concern is the pharmacist who keeps a record of all medication dispensed in your name. You could be denied medical coverage if your theft over extended his ability to receive medication. How about your medical insurance company a theft could use up your benefits and leave you without.

How do I know if I have been a victim of medical identity theft?

You don't, and to make matters worse healthcare providers are slowly moving away from paper charts in favor of computerized records. This will make it even more difficult for you to find out if you have been medically victimized as these incorrect medical entries and/or fictitious medical records will be transmitted and stored in computerized patient databases. If your personal information is ever compromised it is extremely important that you contact a **Board Certified Identity Theft Recovery Specialist** as soon as you discover the theft. Your recovery specialist should have a complete list of all the data warehouses who must be alerted to the theft and fraud alerts must be placed with each and every one of them.

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