Medical Identity Theft

What to know, What to do

Is someone using your personal or financial information to get medical care, health insurance coverage or prescriptions? That's **medical identity theft**.

It's important to correct your medical records because **medical identity theft** can not only lead to financial troubles but also to denial of medical services or improper treatment.

Visit IdentityTheft.gov to report identity theft and get a personal recovery plan.

The site gives you detailed advice to help you fix problems caused by medical identity theft, along with the ability to:

- get a **personal recovery plan** that walks you through each step
- update your **plan** and **track** your progress
- print **pre-filled letters** and **forms** to send to credit bureaus, businesses, and debt collectors

Go to **IdentityTheft.gov** and click "**Get Started**".

There's detailed advice for **medical identity theft** — plus more than thirty other types of identity theft. The advice is tailored to your situation. The next page tells you what to do right away. You'll find these steps — and a whole lot more — at **IdentityTheft.gov**.

What To Do Right Away

Step 1: Contact your health insurer.

☐ Get your Explanation of Benefits (EOB) statements from your health insurer.

☐ If there are any errors in your EOB, notify your health insurer's fraud department.

Step 2: Review your medical records.

☐ Contact each doctor, clinic, hospital, pharmacy, or laboratory where the thief used your information. Ask for copies of your medical records.

☐ Report any errors to your health care provider, as well as to any providers who gave medical care to the thief. Ask them to correct any mistakes. Include a copy of the medical record showing the mistakes.

> Did a provider refuse to give copies of your records? If you don't get your records (or an explanation why your provider can't give them to you) within 30 days of a written request, you can complain to the U.S. Department of Health and Human Services Office for Civil Rights at **hhs.gov/ocr**.

Step 3: Report identity theft to the FTC.

☐ Go to **IdentityTheft.gov** or call 1-877-438-4338. Include as many details as possible.

Go to IdentityTheft.gov for next steps.

Your next step might be getting your credit report to check for other signs of identity theft.

IdentityTheft.gov can help – no matter what your specific identity theft situation is.