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Potentially Deadly Medical ID Theft

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It is the least studied and most under-documented type of Identity theft, but not knowing about it could literally kill you.

And there's very little that can be done to stop it from happening: Medical Identity Theft.

Sandra Cummings hates the junk mail she gets everyday, but it's not near as frustrating as what she got last summer.

"An \$800 bill from the city of Dallas, Texas and another for \$200 from her insurance company.

The bills are for ambulance ride charges to Parkland Hospital that Sandra never took.

Cummings was the victim of medical identity theft, "I looked at the date," she says, "I know this can't be me 'cause I know I haven't been to the hospital lately."

Thinking it was a billing error, Sandra set out to clear up the charges, but she says, "They kept asking me what's my address and I said, 'Well what address did you pick her up from?' and they gave it to me and I said, 'I don't know where that is.'"

It's a crime in which thieves undergo medical procedures or services in your name, sometimes using no more personal information than your home address.

Linda Foley of the Identity Theft Resource Center in San Diego, California explains, "There's the financial side of it where you're left holding the bill, but there's also the problem that the medical records belonging to the impostor now becoming co-mingled with the victims information."

It's a potentially deadly scenario, says Foley. "Let's say you're going into a doctor's office for appendicitis. You have a sore stomach and it shows in your medical history your appendix was taken out a year ago laparoscopically, which would not leave scars. They're going to stop looking for that particular problem at that point."

Foley says it can even affect your insurance and your family, "A woman had two police officers and child protective services come knock on her door one day. They removed the children from her home and they took her to the hospital. Supposedly she'd given birth to a crack baby hours before and abandoned the baby."

To protect yourself, Linda suggests checking your medical records for false entries. Immediately follow up on any suspicious bills you receive from doctors or insurance companies, and she says try to persuade all of your healthcare providers to ask for a second form of ID.

"This should be a corporate policy that really does need to be instigated in every medical facility across the country," she says.

It sounds easy enough, but hospitals say it's much more complicated in the emergency room.

Elaine Anderson, Chief Compliance Officer of Texas Health Resources explains it like this: "In the ER we are vulnerable because we do have to treat all patients whether we can validate their identity or not, and so we're pretty much faced with providing the services based on what the patient gives us."

and when that information is bogus...the individual and the hospital both use.

Anderson says, "...write the claim off and we basically pay for those services out of the hospital budget."

Sandra Cummings was one of the lucky ones.

She didn't have to pay the bills, and the ambulance trip was removed from her record.

But to this day, she still doesn't know how it happened, "I never lost my insurance card. I never lost my purse or anything."

She just hopes, it doesn't happen again.



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