

## Medical Identity Theft

June 20, 2024  
12pm - 1pm

### Session Notes

Below is a summary of the topics and items discussed on the June 20, 2024 session of Identity Theft Today, Medical Identity Theft. **A recording of this session is available for viewing at [www.LRseminars.com](http://www.LRseminars.com)**

### SESSION TOPICS

- Medical Identity Theft
- Sensitive Information
- Privacy Rights
- Appeals
- Information Collection

### RELEVANT TERMS

**Personal Information:** Includes name, social security number, health insurance account number, Medicare number, etc.

**Consumer Sentinel Network (CSN):** A database owned by the Federal Trade Commission containing identity fraud reports.

**Explanation of Benefits Statement:** A document detailing medical services received, costs, insurance coverage, and out-of-pocket payments.

**Protected Health Information (PHI):** Any health information that is used or disclosed by a covered entity.

**HIPAA Disclosure Accounting (AOD):** A record of disclosures of PHI not related to treatment, payment, or healthcare operations.

#### What constitutes medical identity theft?

Medical identity theft involves using someone's personal information to receive medical services, such as seeing a doctor, obtaining prescription drugs, or submitting claims to an insurance provider. Personal information includes valuables such as your name, social security number, health insurance account number, or Medicare number

***Out of 5 million identity fraud reports submitted to the Consumer Sentinel Network (CSN), two percent of them, approximately 100,000, were for medical identity theft with a total loss of \$17 million dollars.***

#### What are some signs of medical identity theft?

Signs include receiving bills for services not received, errors in the Explanation of Benefits statement, calls from debt collectors about medical debt you do not owe, and notices from your health insurance company about reaching your benefit limit.

#### How can you properly store and dispose of sensitive medical information?

Store sensitive documents in a locked, private place like a safe. Dispose of documents by shredding or burning them in a safe area or shredding. Use markers to block out information on non-paper items, and check mail daily to prevent theft.

#### What questions should you ask when someone is collecting information?

If a doctor's office requests your Social Security number, ask if they can use a different identifier or the last four of your Social Security number. If another organization asks for sensitive information, ask why it is needed, how will it be protected, if it will be shared, and if so, with whom.



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### What steps should be taken if medical identity theft is suspected?

Obtain medical records, dispute charges through your bank, contact healthcare providers and insurance companies and request an Accounting of Disclosures. File a complaint with the U.S. Department of Health and Human Services Office if necessary.

### How do you appeal in the event a provider refuses to give copies to protect the identity thief's privacy rights?

- Appeal the Decision:
  - Contact the person listed in your provider's Notice of Privacy Practices, the patient representative, or the ombudsman.
  - If you do not receive your records or an explanation within 30 days, file a complaint with the U.S. Department of Health and Human Services.
- Review and Report Errors:
  - Review the obtained records for any services you did not receive.
  - Report errors to your healthcare provider in writing, including a copy of the incorrect record and an explanation.
  - Use trackable mailing to ensure receipt.
  - Your provider must respond within 30 days and notify other providers of the error.
- Notify Insurance and Request AOD:
  - Notify your insurance company of the issue.
  - Request an Accounting of Disclosures (AOD), which includes details of disclosures not related to treatment, payment, or healthcare operations.
- Review Credit Reports:
  - Review your credit reports for errors.
  - Report any errors to Equifax, Transunion, or Experian.
  - Each credit bureau provides one free credit report per year and requesting it does not affect your credit score.



**EUGENE NAKOUYE**  
**MANGER, IDENTITY**  
**PROTECTION SERVICES**  
**IRIS POWERED BY GENERALI**

### About our speaker:

Eugene Nakouye is the Operations Manager for Iris Identity Protection, where he has dedicated 11 years of service. He began his career at the company as a case manager for the Travel Assistance department, showcasing his commitment to growth and excellence within the organization. In his current role, Eugene oversees the entire case resolution process for identity theft victims, ensuring that each case is handled with the utmost care and efficiency. He collaborates closely with law enforcement agencies, financial institutions, and legal teams to provide comprehensive support to victims, helping them restore their identities and secure their personal information. Eugene also leads a team of specialists, providing them with ongoing training and support to maintain high standards of service.

Beyond his managerial duties, Eugene is deeply involved in educating the public about identity theft prevention. He conducts workshops and seminars for various organizations, sharing his expertise on topics such as safeguarding personal information, recognizing phishing scams, and understanding the latest trends in cyber threats. His goal is to empower individuals and businesses to take proactive measures to protect themselves from becoming victims of identity theft. Eugene is Fair Credit Reporting Act Certified and CompTIA Security+ certified, credentials that reflect his deep knowledge and expertise in the field of identity protection and cybersecurity.

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