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PROTECT YOURSELF FROM MEDICAL IDENTITY THEFT

Medical identity theft is the newest, and least recognized category of identity theft. While it still only represents a small percentage of the identity theft cases reported each year, it is a problem that may have life-threatening consequences.

Typically in these cases, a thief uses your medical insurance to receive medical goods or services, such as prescription drugs, durable medical equipment, treatment or even surgery. The thief's medical information is entered onto your medical records and is indistinguishable from yours. Imagine the consequences if the thief is diabetic and you are not, or if you have allergies and he or she doesn't. This could have a serious impact on your treatment plan, particularly if you require emergency medical care and cannot participate in decision-making!

Medical identity theft is hard to detect. To protect yourself, take these steps: (1) store your health insurance information and other personal information in a secure location; (2) closely monitor the explanation of benefits from your health insurer; (3) request and review a copy of your medical records from your health care provider periodically.