Protect your practice against medical identity theft

Medical identification (ID) theft is the fastest-growing form of ID theft in the United States. It is a serious and costly problem that can harm patients and providers equally.

Unlike regular ID theft, medical ID theft can actually cause bodily harm. There have already been reports of patients being admitted to a hospital and finding their blood type has been “changed,” which could lead to serious medical complications or even death.

Medical ID theft can also ruin a person’s credit. By the time a victim learns of the theft, the criminal is gone, leaving behind bills and a tangle of financial records. In these cases, providers might be trying to collect from patients who were never seen for the services billed.

Red-flag areas that may warrant further review to protect your practice:

- A patient comes into your office with only a medical ID card and cannot produce other forms of identification.
- A patient comes into your office without a medical ID card and cannot produce other forms of identification.
- A patient complains about bill collectors contacting them for services that they didn’t receive.
- A complaint from a patient about notification of information being added to a credit report.
- A notice from an insurance fraud investigator or law enforcement agency.
- A patient reports being a victim of identity theft.
- Your practice receives a notice of address discrepancy from a credit bureau.

Areas of concern for patients and providers that can be caused by medical ID theft:

- Loss of trust by your patients in the patient-physician relationship.
- Blood type information corrupted.
- Surgeries being performed on someone other than the patient (e.g., the thief had the appendix removed and the correct patient did not, making diagnosis difficult for emergency room physicians and potentially life-threatening for your patient).
- Hospital records containing erroneous information as the result of inpatient services not received by the correct patient.
- Damage to a patient’s credit file (including Medical Information Bureau files).
- Inability of the patient to obtain health care and/or health insurance.

For additional information on this topic, please e-mail the Provider Access and Servicing Strategy (PASS) at PASS_Workshops@bcbsdx.com. If you would like a phone call, please provide your name, telephone number, and specific questions.