

Red Flags Rule

“Medical Identity Theft”

To Our Patients:

Effective June 1, 2010, O.S.M.C. will be required by the Federal Government to have developed and implemented written identity theft prevention and detection programs to protect you, our patient. In order to comply all medical practices will be required to ask for photo identification and insurance information when you register for healthcare services.

Exactly What is Medical Identity Theft?

Medical identity theft occurs when someone uses your personal health information without your knowledge or consent to obtain, or receive payment for, medical treatment, services, or goods. It often occurs in erroneous entries being placed in existing medical records, and can involve the creation of fictitious medical records in your name leaving a trail of falsified information in medical records that can plaque your medical and financial life for years, or even put your health at risk.

Responding to Medical Identity Theft Incidents

- You may be the first to learn about an incident of identity theft involving your health information. Should this occur you are encouraged to use the response checklist below:
- Monitor your health records closely and address any errors quickly.
- Share personal and health information only with trusted providers.
- Monitor the explanation of benefits received from insurers and obtain an annual summary of all benefits paid.
- Contact the insurer or provider about charges for care that was not received, even when there is no money owed.
- Maintain copies of your healthcare records.
- Beware of “free” medical services or treatments as some of these entities use the lure of “free” services to obtain names and insurance information for use in fraudulent claim submissions.
- Protect health insurance information. Safeguard your insurance cards, explanation of benefits, and health plan correspondence in the same way you would safeguard your credit cards.
- Monitor credit reports with the nationwide credit reporting companies-Equifax, Experian and TransUnion-to identify reports of medical debts.

**If you have any questions please contact our Compliance Officer
at 410-295-8900 ext 3322 or lbounds@osmc.net.**

If you feel your medical identity has been comprised you may file a complaint online at www.consumer.gov/idtheft. If you don't have internet access, call the FTC's Identity Theft Hotline, toll free: 1-877-IDtheft (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.