

## The Nightmare Of Medical Identity Theft

Of all the forms of identity theft that exist, medical identity theft is probably the worst. This crime has some of the most frightening and far reaching ramifications. It can cause mis-diagnosis, cause the wrong treatment to be prescribed, or worse, the wrong medications. People, by and large consider the medical fraternity to be the most sacred of all. They tend to let their guard down and get complacent about their personal information. People tend to trust blindly, with regard to their medical records, the medical establishment. The reality is that there have been over 250,000 cases of medical records theft reported last year. This has caused the authorities to define this type of criminal activity and take action to deal with it. But what kind of information can be there that can cause you harm? You might be wondering. For starters, it contains your social security number, insurance information, medical treatment history, and of course, your address. This information can then be used to obtain certain types of expensive medical treatments, AIDS testing, and other medical procedures. This type of id thief may even get some sort of medical surgery done that they would not normally have access to. All at the victim's expense of course. It is also important to keep in mind that all of these fraudulently obtained treatments, etc. will be added to the victim's medical record. The results could be disastrous. Another side effect of this is that the information can be used to obtain credit or even rent a house in your name. The results here can have detrimental effects on your credit rating and credit score. It has been recorded that sometimes, the health care professionals themselves might steal the information in your medical file to get prescriptions of medicines for someone else. What can happen as a result? From the medical side of this crime, the victim can lose health care benefits that they would have otherwise been entitled to. To add to that, the victim's life could be put at risk by being given the wrong types of medications, blood transfusions, and the like. They could be denied treatment or prescribed the wrong treatments. All due to an id thief altering someone's medical information. The financial aspect of this crime can be equally serious, though maybe not life threatening. With your personal information, the id thief can take out credit applications, rent houses, take out cell phone accounts, etc. What this does to the victim is place their credit history and record in jeopardy. This can tarnish the victim's credit to the point he or she could find themselves with reduced credit options or even denial of credit. One of the reasons this type of theft is so dangerous is its public disclosure. When anyone goes into a doctor's office, he must invariably speak to a receptionist. When that person does so, he or she must disclose personal information, like a social security number or medical insurance information. Keep in mind that this is a public environment so it is never a good idea to publicly disclose your personal information. If you must do so, speak as quietly as possible, or even better, give it to the receptionist in writing and remember to reclaim the paper when the receptionist is finished. One important point is that your social security number need not be used. Your medical insurance information should be quite enough. This is arguable as there are no hard and fast rules regarding its use. Your medical information is as important to you as any other of your personal information and should be protected at all times. Following the simple steps outlined above and reviewing both of them periodically can go a long way in keeping your financial and medical from being compromised. Always remember that if you have any questions regarding anything you find, you should ask immediately.

### About the Author

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