

WHAT TO KNOW ABOUT MEDICAL IDENTITY THEFT

From



Did you know cyber thieves hacked nearly 45 million healthcare records in 2022?

Medical records are virtual goldmines for hackers because they contain all the information needed to steal a patient's identity for personal and financial profit. Meanwhile, theft victims are left trying to clean up the mess and financial entanglements, which can persist for years.

Healthcare records include patients' full names, address history, financial information, and Social Security numbers. With this information, thieves can easily take out a loan or establish a line of credit under the patient's name. They can also use the information to access medical care in someone else's name and submit claims under the original policyholder's medical insurance; in other words, the insurance pays for someone who is not entitled.

Telltale signs that you're a medical identity victim:

- Medical bills for services you did not receive

- New medications, blood type, allergies, or other details that you did not report to your provider appearing on your medical record
- A notice from your insurance carrier stating you have maxed out your policy limits, even though you didn't use services
- Higher healthcare insurance premiums with no explanation.

Fast action can help mitigate damage.

As soon as you find out that your medical records are compromised, act quickly. First, could you find out what personal information the thief used to access your data? You'll need to contact the right parties to let them know your information is unsafe. For example, alert your insurance provider as quickly as possible if your medical insurance card is lost or stolen.

Next, report the breach of your medical records to all your healthcare providers and forward copies of the documents showing the erroneous information. Write a request to your insurance providers to correct your records. Send copies of the records in question. File a medical identity theft complaint with the Federal Trade Commission. Finally, remember to file a police report.



Help from identity protection pros can save you time and reduce anxiety.

Healthcare record theft can have an extremely negative impact on your life. As you attempt to set your records straight, you will likely have days, weeks, or even months of work ahead. However, plenty of tools are available to help guide you through the fight against medical ID theft, including [the FBI's Tips for Avoiding Healthcare Fraud](#).

IDShield is a comprehensive identity theft protection plan that helps prevent theft and works to restore your information if theft occurs. If you are enrolled in IDShield, please activate your account and add your medical identification numbers.

If you still need to enroll in IDShield, please consider doing so at your next opportunity.



Pre-Paid Legal Services, Inc. ("PPLSI") provides access to identity theft protection and restoration services through its product IDShield. IDShield plans are available at individual or family rates. A family plan provides monitoring services for eligible dependent children under the age of 18 of the Named Member for Named Member's spouse or domestic partner. Consultation and Restoration Services are available for eligible dependent children under the age of 26. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.