

Medical Identity Theft Response Checklist for Consumers

Consumer awareness is critical for timely detection of and thorough response to a medical identity theft incident. Consumers may follow this checklist for proactive guidance and quick action.

Task	√ When Complete
1. Explore the resource "Tools for Victims" provided by the Federal Trade Commission (available online at www.ftc.gov/bcp/edu/microsites/idtheft/tools.html). Consider completing the universal affidavit to submit to creditors.	
2. Review credit reports, correct them, and place a "Fraud Alert" on them.	
3. If a Social Security number is suspected of being used inappropriately, contact the Social Security Administration's fraud hotline at (800) 269-0721.	
4. In the case of stolen or misdirected mail, contact the US Postal Service at (800) 275-8777 to obtain the number of the local US Postal Inspector.	
5. For stolen passports, contact the US Department of State at (877) 487-2778 or http://travel.state.gov .	
6. If the thief has stolen checks, contact both check verification companies: Telecheck ((800) 366-2425) and the international Check Services Company ((800) 526-5380) to place a fraud alert on the account to ensure that counterfeit checks will be refused.	
7. Contact the health information manager or the privacy officer at the provider organization or the antifraud hotline at the health plan where the medical identity theft appears to have occurred.	
8. Request an accounting of disclosures. If the provider or plan refuses access to medical records, file a complaint with the Office for Civil Rights at Health and Human Services at (866) 627-7748 or www.hhs.gov/ocr/privacy/howtofile.htm .	
9. Take detailed notes of all conversations related to the medical identity theft. Write down the date, name, and contact information of everyone contacted, as well as the content of the conversation.	
10. Make copies of any letters, reports, documents, and e-mail sent or received regarding the identity theft.	
11. Work with the organization where the medical identity theft occurred to stop the flow of the incorrect information, correct the existing inaccurate health record entries, and determine where incorrect information was sent.	
12. File a police report and send copies with correct information to insurers, providers, and credit bureaus once the identity theft has been confirmed.	
13. File a complaint with the attorney general in the state where the identity theft occurred. The National Association of Attorneys General provides state-by-state information at www.naag.org/attorneys_general.php .	
14. Check with state authorities for resources. Many states provide consumer protection and education related to insurance and accept online complaints. To determine if a state has a state insurance department for online complaints, visit the National Association of Insurance Commissioners at www.naic.org and file a complaint as appropriate.	
15. File a complaint with the Identity Theft Data Clearinghouse, operated by the Federal Trade Commission and the Internet Crime Complaint Center. Information available for filing a complaint can be found at https://rn.ftc.gov/pls/dod/widtpubl\$.startup?Z_ORG_CODE=PU03 .	
16. Contact the Department of Health and Human Services at (800) 368-1019 or by visiting the Web site at www.hhs.gov/ocr for suspected Medicare or Medicaid fraud.	
17. Review health records to make sure they have been corrected prior to seeking healthcare.	
18. Change all personal identification numbers and passwords for protected accounts, sites, access points, etc. Choose unique personal identification numbers and complex passwords rather than common ones (e.g., mother's maiden name, birth date, or pet name).	