

Medical Identity Theft Is Growing Problem

BY ANN SOUKERAS

A surge in technology in the past few decades has been instrumental in the growth of identity theft throughout the world. A new and separate form of identity theft, medical identity theft, has become one of the fastest growing forms of this new crime in the nation and the most difficult to correct. Since January 1, 1992, when the Federal Trade Commission first began keeping this category of record, there have been more than 19,428 complaints regarding medical identity theft.

Pam Dixon, executive director of the World Privacy Forum, a non-profit, non-partisan public interest research group, suggests that medical identity theft is not a mom and pop operation but is masterminded by organized crime. Dixon asserts that medical identity theft is primarily an inside job perpetrated by employees with legitimate access to patients' medical records. She estimates there is an average \$1 million to \$2 million payout per crime ring activity. Since much medical identity theft goes unnoticed and unreported, her best guess for how extensive the problem is indicates that 2.5 to 3.5 percent of all identity theft is medical identity theft.

Regrettably, there is little that the average consumer can do to protect himself from this form of theft, but some corrective measures are possible. The public must keep their medical insurance cards in a safe place. Insurance cards should be treated as one would treat a bank card.

However, few cases of medical identity theft result from the theft of an insurance card. This form of theft occurs on a large

scale in hospitals, doctors' offices, clinics and pharmacies without the patient ever knowing it is happening. A hospital you've never been in could be charging your insurance company for a surgery you never had. Unless you read every explanation of benefits notice sent to you and question every charge, you may never notice that a crime has occurred. Moreover, although you may eventually be able to recover your credit financially, due to HIPAA regulations, you

may never be able to correct your medical record. The HIPAA (Health Insurance Portability and Accountability Act) enacted a privacy rule to protect patients from unauthorized access to their personal medical information, but that same rule can also make it difficult to remove erroneous information from a medical record. When one considers the possible medical safety issues resulting from incorrect medical information in one's medical record, such as incorrect blood type, drug interaction and allergy information, erroneous information could be life threatening.

Dixon maintains that there are some ways to solve this problem. Patients need to be given the right to get an accounting of all disclosures made. In other words, they need to be able to see who has had access to their medical records.

Providers should be made much more aware of the seriousness of this problem, she added. Long after the insurance company has paid the bill, a patient can still be fighting to remove false information from his or her medical record. Awareness in hospitals is paramount. Someone who is dedicated to helping victims of identity theft should be appointed in each hospital. Providers need to be extremely careful regarding employee access to files. They should institute tiered access so that only those who need to see a patient's entire record would have access to that record. Moreover, medical providers need to be scrupulous regarding employee background checks.

Although at this time it may be techno-

logically unfeasible in most hospitals, disaggregation of data should be put into effect. A patient's name should be kept separate from his medical record to protect it from theft.

Most hospitals in Queens consider this problem to be very serious indeed and are taking steps to prevent medical identity theft. Whenever patients come to an emergency room for treatment, they are required to show photo ID. Federal law requires hospitals to treat patients in an emergency regardless of their ability to pay, so illegal aliens, afraid or unable to show ID, should know that hospitals are not in the business of reporting patients to the INS.

Elmhurst Hospital Director of Medical Informatics Dr. Glenn Martin explained that the Queens Health Network is in the forefront throughout the nation in clinical use and access to computerized medical information. For the past three years Elmhurst and Queens Hospitals have given the "Smart Card" to approximately 15,000 patients. The Smart Card chip is a miniature computer used for cash transactions, storing, using and providing medical information on demand.

Elmhurst Hospital Director of External Affairs at Dario Centorcelli said that currently Elmhurst and Queens Hospitals are the only hospitals capable of programming information into this card, but every HHC hospital, as well as most hospitals in Queens, has the ability to access medical information from these cards. If a Smart Card patient is treated in a hospital other than Elmhurst,

See page 82

Need Quality Windows ? Trust Crystal[®], Your Local Major Window Manufacturer.

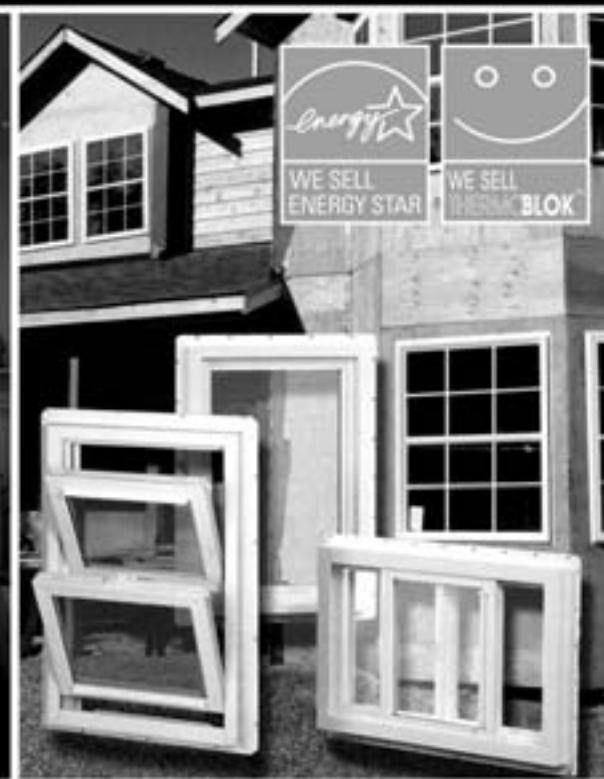


The Crystal Experience:

- Aluminum & Vinyl Products
- Architectural Shapes
- Competitive Pricing
- Manufacture Direct Sales
- Home Stocking Program
- Quick Delivery & Service
- Installation Available

We specialize in:

- Single & Multi Family
- Residential
- Commercial
- Institutional / Assisted Living



Vinyl Windows & Doors On Sale!

Visit our showroom in Flushing 31-10 Whitestone Expwy, Flushing, NY 11354

Toll Free: 800.472.9988 www.crystalwindows.com

