

Medical Fraud: You can't WebMD this one

Kim Komando, The Current, 7/29/24

You're feeling sick, so you go to the doctor. Bad news: You need surgery. Worse news: Your insurance won't cover it. They say you've already had two surgeries this year.

The catch? You haven't. This is the nasty reality of medical fraud.

This year's ransomware attack on Change Healthcare put 50% of all U.S. medical claims at risk.

You're in a room with 20 people and 10 will likely get hit by medical ID theft.

One woman realized something was wrong after she got a text from the hospital. It said her ER wait time was extended, except ... she wasn't in the ER. She ignored the text, probably thinking it was just a wrong number.

The next day, she got a call to discuss her test results. That's when she hit the panic button. It was too late — even though she reported the incident as fraudulent, she still got slapped with a \$3,600 bill.

She had to escalate things to the hospital's privacy officer to get everything corrected.

It's not just individuals using your medical ID; scammy organizations can steal your medical info for phantom billing schemes, too.

They'll submit false claims for medical services you never requested and leave you with the bill.

Signs and symptoms

- You notice the medical info in **your patient record is wrong**, like your blood type or a recent diagnosis.
- You receive a **bill or an Explanation of Benefits statement** for health care services you didn't get.
- You start receiving **calls from debt collectors** about medical bills you don't owe.
- Your health insurance company claims you've **hit your benefit limits** when you know that's not true.

Build up your immunity

- Use this **searchable database** to see if your health care info has been compromised.
- Store hard copies of medical records in a **safe** or **lockbox**.
- Remove prescription labels from empty bottles before you toss them. These labels have information thieves can use.
- Monitor your credit. You can get three free credit reports a year at **AnnualCreditReport.com**.
- Report phony medical bills. If you get bills for medical services you didn't receive, contact your insurance provider ASAP. After, report your billing errors to the credit bureaus at **IdentityTheft.gov**.

When hospital networks get hacked, it can keep you from getting lifesaving care. **It happened already this year.** Store digital copies of your medical records on your phone in case their systems go down.

Here's how. (to keep your records safe)