

IDENTITY THEFT



Thieves steal your personal financial information and use your identity to commit fraud and other crimes.

- Social Security Number
- Birth Date
- Credit Card/ Account Numbers
- PINs & Passwords

IDENTITY THEFT: SAFEGUARDS



- Protect your personal information
- Protect incoming and outgoing mail
- Sign up for direct deposit
- Use a shredder to destroy “financial trash”
- Monitor bank accounts and credit card bills
- Avoid come-ons for personal information
- Review your credit record annually and report any fraudulent activity

FRAUD ALERT: SSA

- Scammers attempt to open a fake “*my* Social Security” online account using personal information at [ssa.gov](https://www.ssa.gov)
- Scammers are less likely to succeed if you open “*my* Social Security” account yourself



WHO CAN HELP?

If SSA notifies you about opening a “*my* Social Security” account and you didn’t open the account, contact

Social Security Customer service

at 1-800-772-1213

TTY: 1-800-325-0778



IDENTITY THEFT: IF YOU ARE A VICTIM



- Place an initial fraud alert with one of the major credit reporting companies
- Request copies of your credit report
- Make an identity theft report
- Consider placing a security freeze on your credit report

IDENTITY THEFT: IF YOU ARE A VICTIM (cont.)

Contact the
Federal Trade Commission:

Identity Theft

- Call 1-877-IDTHEFT (438-4338)
- Visit the FTC at [identitytheft.gov](https://www.ftc.gov/identitytheft)



MEDICAL IDENTITY THEFT: WHAT IT IS



Someone steals your personal information and (*e.g., your name and Medicare number*) uses it for services, then bills Medicare for:

- Medical treatment
- Prescription drugs
- Surgery or other services

MEDICAL IDENTITY THEFT: RISKS



- It is costly to correct
- Medicare may deny coverage for a service or equipment
- It can affect your medical and insurance records – change your blood type or record a diagnosis for a disease you don't have
- You could receive wrong, perhaps harmful, treatment

MEDICAL IDENTITY THEFT: WARNING SIGNS



A bill for services you did not receive

Contact from a collection agency for money you do not owe

Notification from insurance company that you have reached your limit for medical benefits

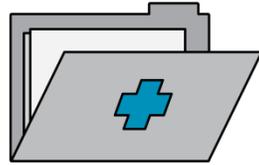
Denial of insurance for a medical condition you don't have

MEDICAL IDENTITY THEFT: SAFEGUARDS



- Protect your Medicare and insurance cards
- Review Medicare Summary Notices, Explanations of Benefits statements, and medical bills
- Be careful about sharing personal information
- Beware of offers for free equipment, services or goods in exchange for your Medicare number
- Shred papers with your medical identity and destroy prescription labels before throwing in the trash

MEDICAL IDENTITY THEFT: RESPOND



Obtain your medical file



Write to your health plan or provider for correction



Report your concerns to your Senior Medicare Patrol (SMP)

**To find your state SMP contact,
visit smpresource.org**



ACTIVITY 3: IDENTITY THEFT

Complete Activity 3 in the Resource Guide.

1. Review each response on the list
2. Indicate how often you perform each action
3. Tally your score to see how well you are taking measures to avoid ID theft