

IDENTITY THEFT PREVENTION

General Information

Clark County is strongly committed to protecting your personal information. We respect and protect our citizens information and take steps to protect your medical records and privacy. We offer this information so you will know how to protect yourself.

About Identity Theft

Identity theft is the criminal use of someone else's personally identifying information to commit fraud or other crimes. Medical identity theft is the criminal use of someone else's personal information, such as an insurance card, to obtain health care services.

Personally identifying information includes your Social Security number, bank account or credit card number, insurance policy number, and other valuable information. The Federal Trade Commission (FTC) estimates that nine million Americans have their identities stolen each year.

Identity thieves could rent an apartment, withdraw funds from your bank account, run up debts, receive medical care, or commit crimes using your name. Victims can suffer more than financial losses; they may suffer reputational embarrassments, lose out on job opportunities or be denied loans for education, housing or credit cards because of negative information on their credit reports. Some victims have been arrested for crimes they did not commit.

Victims of medical identity theft can receive inappropriate medical treatment, exhaust their health insurance benefits, lose life and health insurance coverage, and fail pre-employment screening exams when their health records contain diseases or conditions that belong to the thief.

Similar to financial identity theft, there are cases where family members and friends assume the identity of an individual to take advantage of the victim's health insurance benefits.

There are many ways identity theft can occur:

Stealing – a thief may steal your wallet or purse that contains your credit cards or drivers license. Thieves may also steal your mail looking for bank or credit card statements, new checks, tax information or your personnel records.

Dumpster diving – thieves dig through trash looking for bills, receipts or statements you threw away.

Phishing or pretexting – thieves use false pretenses to lure you into releasing private information about your financial accounts or your Social Security number that they can then use to pretend to be you.

Skimming – Thieves can insert devices into card readers and steal your number when you swipe your credit or debit card.

Address changes – thieves can divert your mail by filing a change of address with the post office.

Searching – thieves look for public information on internet sources to obtain your personal information.

Protect Yourself

As with most crime, there is no absolute way to prevent identity theft from happening. But there are some things you can and should do.

Keep your health insurance card and credit cards secure. Immediately notify the issuer if you lose them or they are stolen.

Never give your Social Security number or insurance ID number to telephone marketers, door-to-door solicitors, or senders of unsolicited e-mail.

Examine the Explanation of Benefits (EOB) sent by your health insurance provider. An EOB is issued whenever a claim is filed for healthcare benefits. Be sure to check the dates of service, the provider and the type of service. If there are any incorrect entries contact the insurer or provider, even if your balance is zero. Most providers have a toll-free number on the EOB to call for questions or to report potentially fraudulent claims information.

Monitor your credit reports with the nationwide credit reporting companies. You are entitled to one free credit report per year from each of these agencies. A recommended strategy is to request your free credit report from a different agency every 4 months.

Experian <http://www.experian.com/>

Equifax http://www.equifax.com/home/en_us

TransUnion <http://www.transunion.com/>

Request a copy of your medical records from each health care provider and review for errors, such as treatment or medications you never received. If you find errors, contact your provider to have the information corrected.

Always shred documents containing any personally identifying information. And use only cross-cut shredders. There are cases where thieves have pieced documents together from single cut shredders.

If You Become A Victim

Unfortunately, there is a great deal of action you must take when you discover you are a victim of identity theft. The first step is to file a police report with the Las Vegas Metropolitan Police Department. You are encouraged to obtain the Nevada Attorney General's Identity Theft card as well.

For More Information

Federal Trade Commission <http://www.ftc.gov/bcp/edu/microsites/idtheft/>

Department of Health and Human Services, Office of Inspector General
<http://oig.hhs.gov/fraud/IDTheft/>

State of Nevada <http://ag.state.nv.us/idtheft/idtheft.htm>

Las Vegas Metropolitan Police Department
http://www.lvmpd.com/bureaus/financial_property_identity.html

World Privacy Forum <http://www.worldprivacyforum.org/medicalidentitytheft.html>

MyPHR
http://www.myphr.com/index.php/privacy_and_phrs/avoiding_medical_identity_theft/

This site includes a checklist you can download
http://www.myphr.com/images/uploads/Medical_ID_Theft_Checklist.pdf