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# Medical identity theft strikes 5.8% of American adults

(03-02) 22:31 PST -- Identity thieves are not only interested in tapping financial resources, but are also after your medical identification data and services.

Medical identity theft typically involves stolen insurance card information, or costs related to medical care and equipment given to others using the victim's name. Roughly 5.8% of American adults have been victimized, according to a new survey from The Ponemon Institute. The cost per victim, on average, is \$20,160.

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"The National Study on Medical Identity Theft" is based on findings from 156,000 people who agreed to discuss identity theft in general. Among those surveyed, 5.8% provided specific details about how they had been hit by medical ID theft, in particular. Extrapolating to the general U.S. population, that means an estimated 1.42 million adults in this country may have experienced some type of fraud involving theft of their medical identification information, the report claims.

Medical ID theft is when "someone uses someone else's insurance information to get services or goods," says Jennifer Leuer, general manager at the ProtectMyID business unit at Experian, which sponsored the survey to get a sense of how big medical ID theft is in the United States. The fallout of medical ID fraud is that the victim is forced to sort out what happened with doctors, hospitals, insurance companies, credit agencies and sometimes even lenders that may have granted a loan for medical reasons.

According to the survey, 29% of victims of medical ID theft discovered the problem a year after the incident, and 21% said it took two or more years to learn about it. The average cost of sorting out the mess was \$20,160, which might include making out-of-pocket payments to a health plan provider to restore coverage. Nearly half of the victims (48%) lost coverage due to medical ID theft. Roughly 75% found resolution difficult, and only about 25% said there were no consequences due to the theft.

Among the victims surveyed, 46% did not report the incident to law enforcement or other legal authorities, according to the report, and 33% said the medical ID theft occurred because a family member used their medical ID for goods and services without their knowledge. Other medical ID thefts were attributed to a lost wallet with insurance card in it, and a [data breach](#) that exposed patient information.

Leuer says individuals should always take the step to notify law enforcement about a suspected medical ID incident.

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