

LOS ANGELES, CA, September 25, 2013 **/24-7PressRelease/** -- The launch of healthcare reform begins in October 2013 and has many people worried. Unfortunately, this concern isn't just about the Affordable Care Act itself. Identity theft experts including The Identity Advocate warn that the already high instances of medical identity theft are set to explode, especially as millions of Americans start looking for insurance options.

They have reasons to worry. Medical identity theft affected 1.85 million Americans this year at a cost of \$41.3 billion, according to the Ponemon Institute. As the opportunities for medical identity thieves increase, many more Americans can expect to become targets. The Federal Trade Commission received over 83,000 fraud complaints in 2012 regarding "imposter scams," in which identity thieves pose as representatives of government agencies to collect personal information. Officials expect these numbers to grow exponentially once the Affordable Care Act begins to roll-out.

The Threat of Healthcare Fraud and Medical Identity Theft There is a lot of confusion regarding the Affordable Care Act. Signed into law in 2010, enrollment through the healthcare "exchange" begins on October 1, 2013 for coverage starting January 1, 2014. Consumer confusion about the implementation of the law has allowed identity thieves to get a jumpstart on stealing medical identities using information such as Social Security numbers, addresses, Medicare account information, medical history, and other private information.

Gaining access to this information enables identity thieves to fraudulently receive medical care, purchase prescription medications, order medical supplies, and submit false insurance claims—among other forms of healthcare fraud. Although anyone can be a target of medical identity theft, people with the highest risk of fraud include senior citizens, individuals who don't speak English, and those who have never had insurance coverage or have experienced a lapse in coverage.

One of the latest healthcare reform scams and medical identity theft occurs when a scammer contacts someone and tells him he's been selected for early enrollment. The scammer poses as a federal employee and tells him that he must supply his personal and financial information, including bank account data, to receive his insurance card. What most consumers are unaware of is that there are no insurance plans or cards directly associated with the Affordable Care Act. Insurance companies, not the federal government, provide these cards, so beware of anyone who asks for this information.

Preventing Medical Identity Theft Although some medical identity theft is inevitable with the Affordable Care Act, there are ways you can protect yourself and limit the chances of becoming

an identity theft victim. The Identity Advocate recommends the following:

- Be proactive to prevent medical identity theft by signing up for an identity theft protection service such as ID Theft Solutions.
- Never provide or verify personal information over the phone, even if the caller claims to be a federal employee. Federal agencies already have this information on file, so you will never be called to supply it.
- Don't automatically believe a caller ID screen indicating that a state or federal government agency is calling. Scammers have the latest technology and can display a government agency's name on your caller ID.
- The government does not send unsolicited emails to request personal information. It only sends correspondence through U.S. mail. You can check the authenticity of a letter by looking up the agency's phone number yourself and calling it for verification.
- Government employees do not make house calls, nor will they show up at your door requesting information or selling Affordable Care Act-related healthcare plans. Again, legitimate federal employees would already have your information on file.

The best way to prevent medical identity theft as healthcare reform goes into effect is to be aware of the warning signs, stay vigilant, ask plenty of questions, and never hand over your personal information. You can also take advantage of the tools, resources, and advice to avoid medical identity theft by visiting the experts at The Identity Advocate at <http://www.TheIdentityAdvocate.com> or by calling 310.831.4400.

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