

## Information and Resources

This article is from the WebMD [Feature Archive](#)

### The Scary Truth About Medical Identity Theft

**Medical identity theft is more than costly -- it can be life-threatening.**

By [R. Morgan Griffin](#)  
WebMD the Magazine - Feature

Reviewed by [Brunilda Nazario, MD](#)

Nobody wants to get a hospital bill for \$44,000. But for Joe Ryan, a Colorado pilot and owner of Rocky Mountain Biplane Adventures, it was especially upsetting. He'd never even had surgery before, but he was being asked to pay for it. Ryan's "medical identity" had been stolen.

When someone uses your personal information to collect money, prescription [drugs](#), goods, or health services, it's called medical identity theft.

Like other versions of identity theft, it causes severe financial problems and indescribable annoyance. But in some ways it's worse; if a thief tampers with your medical records, your chart could have the wrong history and diagnoses.

Those errors can cause serious trouble when you do need medical care.

"Medical identity theft causes terrible harm, both financial and physical," says Pam Dixon, executive director of the World Privacy Forum. And it's becoming more common. She estimates that up to 500,000 Americans may be victims, and many don't even know it.

After Ryan got the bill in spring 2004, he pushed for an investigation, which revealed that an ex-con had checked into a hospital using Ryan's Social Security number. The crook had gotten his operation without a hitch -- sticking the real Ryan with the bill.

Some cases of medical identity theft are like Ryan's, in which someone gets medical care using another person's name. But most involve organized crime rings -- often with the help of corrupt health care workers and sometimes even doctors -- that get rich using a person's medical information to file false claims with insurance companies.

Dixon says that criminals even set up fake clinics, or buy real ones, as a cover. Victims may not know it's happened until they are denied coverage for a pre-existing medical condition that they don't have.

"It's very lucrative," Dixon says. Done over six months to a year, it can net \$1 million to \$2 million -- which makes credit card theft look like small change.

And now that medical records are going electronic, stealing them is getting easier.

"Before, you couldn't steal a million paper files from a hospital," she says. "Now you can walk out with a million digital files on your iPod."

More than two years later, Ryan remains frustrated. "I still can't get my medical records straightened out," he says. And he has the emotional scars to prove it.

#### Arm Yourself

Federal confidentiality laws meant to protect you can actually make it harder for you to see what's in your own corrupted records. Dixon offers this advice:

Get a copy of your medical records, in case they are tampered with in the future.

Every year, ask your insurance company for a complete list of payments it has made for your medical care.