

CONSUMER ADVISORY

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By Attorney General Tom Miller

Identity Theft & Medical Identity Theft Target Older Iowans

Identity theft occurs when a criminal uses someone else's personal information, like your name, Social Security number, or credit card number, without your permission. Medical identity theft is similar, but it involves personal medical information, like your Medicare ID number, medical information or medical insurance information.

Older Iowans are at a particular risk for identity theft, regardless of whether it involves their personal identification, financial or medical information. Seniors may be more trusting or confused than younger victims, and may be more vulnerable. Criminals target seniors through emails, calls, or through face-to-face contact. Unfortunately, sometimes caregivers and even family members victimize seniors for their personal information.

Protect Yourself from Identity & Medical Identity Theft

Protect personal identification cards, like your driver's license, Social Security card and Medicare ID card. Keep them in a safe place. If you are admitted to a hospital or care center, make sure your identification items are secured or stored with someone you really trust.

Protect your credit cards, debit cards, checks, and financial statements, and don't carry them with you if you don't need them. Destroy old financial statements and documents, as well as credit card offers, by shredding or tearing them into small pieces before you throw them away. Destroy credit and debit cards that you no longer use.

You should also safeguard your medical and health insurance records. A thief can use this information to obtain medical care under your name. Medical identity theft can cost you time and money and cause aggravation, but it could also cause serious health consequences – think of what could happen if someone else's blood type, medical tests or procedures or test results appeared on your medical records!

If you are providing personal identification information, financial data or medical information online, make sure the website is secure (an "<https://>" prefix instead of "<http://>" – the "s" stands for "secure"). Don't email personal information unless your email is secure (some email providers and software companies offer secure email options).

Don't Provide Information to Those Who Call or Email

Don't give out personal or medical information to someone who calls or emails, even if it seems legitimate. You should initiate the contact to a business you recognize, and you should make sure you know who you're dealing with. Criminals may pose as employees of credit card companies, financial institutions, medical or insurance providers, or even governmental agencies.

Beware of "Free" Medical Equipment Offers

Be wary of "free" offers of health products or services from those who require you to give them your Medicare ID number, Social Security number or health plan number. Medical identity thieves can use this information to commit fraud, like submitting false claims for Medicare reimbursement.

For more information about identity theft or to file a complaint, contact the Iowa Attorney General's Consumer Protection Division, Hoover Bldg., Des Moines, IA 50319. Call 515-281-5926, or outside Des Moines call, toll-free, 1-888-777-4590. Our website is: www.iowaattorneygeneral.gov.