

MEDICAL IDENTITY THEFT

Medical identity theft can occur when someone steals your personal information number to obtain medical care, buy medication, or submit fake claims to your insurer or Medicare in your name. In order to prevent medical identity theft, you should:

- Guard your Social Security, Medicare and health insurance identification numbers. Only give your number to your physician or other approved health care providers.
- Review your explanation of benefits or Medicare Summary Notice to make sure that the claims match the services you received. Report questionable charges to your health insurance provider or Medicare.
- Request and carefully review a copy of your medical records for inaccuracies and conditions that you don't have.

If you believe that you have been a victim of medical identity theft, file a complaint with the FTC at 1-877- 438-4338 or <https://ftccomplaintassistant.gov>.

If you suspect that you have been the victim of Medicare fraud, contact the Department of Health and Human Services' Inspector General at 1-800-447-8477 or by e-mail at HHSTips@oig.hhs.gov. For more information about Medicare fraud, visit <http://www.stopmedicarefraud.gov>.



Awareness is an effective weapon against many forms of identity theft. Be aware of how information is stolen and what you can do to protect yours, monitor your personal information to uncover any problems quickly, and know what to do when you suspect your identity has been stolen.

Armed with the knowledge of how to protect yourself and take action, you can make identity thieves' jobs much more difficult. You can also help fight identity theft by educating your friends, family, and members of your community. The FTC has prepared a collection of easy-to-use materials to enable anyone regardless of existing knowledge about identity theft to inform others about this serious crime.



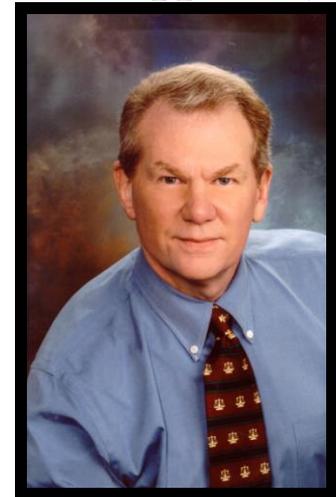
**Butte County District Attorney
Consumer Protection Unit**
25 County Center Drive Suite 115
Oroville, California 95965
Phone (530) 538-7411
Fax (530) 538-7071

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Identity Theft



It could happen to you!



"Identity Theft is one of the fastest growing economic crimes. Protect yourself by using the information my office has provided in this brochure."

Michael L. Ramsey
Butte County District Attorney

WHAT IS IDENTITY THEFT?

LEGAL DEFINITION IN PENAL CODE §§530.5 / 530.55

(a) Every person who willfully obtains personal identifying information, as defined [below], of another person, and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services, real property, or medical information without the consent of that person, is guilty of a public offense, and upon conviction therefor, shall be punished by a fine . . . or by imprisonment [in county jail up to three years].

(b) For purposes of this chapter, "personal identifying information" means: any name, address, telephone number, health insurance number, taxpayer identification number, school identification number, state or federal driver's license, or identification number, social security number, place of employment, employee identification number, professional or occupational number, mother's maiden name, demand deposit account number, savings account number, checking account number, PIN (personal identification number) or password, alien registration number, government passport number, date of birth, unique biometric data including fingerprint, facial scan identifiers, voiceprint, retina or iris image, or other unique physical representation, unique electronic data including information identification number assigned to the person, address or routing code, telecommunication identifying information or access device, information contained in a birth or death certificate, or credit card number of an individual person, or an equivalent form of identification.

What to do if you're a victim of Identity Theft.

- 1) Contact your local law enforcement agency and make a police report.
- 2) Contact the three credit reporting agencies and consider placing a "Fraud Watch" on your credit accounts.

CREDIT BUREAUS

Equifax: 800-685-1111 <http://www.equifax.com>
(Fraud Div. 800-525-6285)

Experian: 888-experian <http://www.experian.com>
(Fraud Div. 888-397-3742)

Trans Union: 800-888-4213 <http://www.tuc.com>
(Fraud Div. 800-680-7289)

To obtain a **FREE** copy of your credit report visit

<http://www.annualcreditreport.com>

or

call (877) 322-8228

15 must-know tips for protecting your identity

1. **Be watchful of shoulder-surfers.** At ATMs thieves will stand close enough to see PIN numbers punched in by users.
2. **Mind those credit card receipts,** especially since only a few credit card receipts have stopped listing full account numbers and expiration dates. Put the charge slip copies in a safe spot until your credit card bills arrive.
3. **Buy a shredder and use it.** Shred everything, including credit card receipts (after you've reconciled your bill), old bank statements, medical statements, everyday bills, and pre-approved credit card offers. Any document that has personal financial information on it can give an identity thief a foothold into your life.
4. **Write clearly on all credit applications.** Consistently and completely fill in all credit and loan applications using your full name, first, middle and last. Every bill that comes to your house should be addressed exactly the same.
5. **Monitor your credit accounts carefully,** so you'll know if a bill's missing or unauthorized purchases have been made. Close out unused credit cards. Cutting them up is not enough.
6. **Limit the number of credit cards you carry.** The fewer cards you have, the easier it is to track them.
7. **Get a credit report at least once a year** and clean up any errors. Look for personal

information and credit accounts that are not yours. Credit bureaus make mistakes.

8. Never leave paid bills in your mailbox for the mail carrier to pick up. Drop them off at a post office box.

9. If you're moving, contact all your creditors and update them of your address changes immediately. You don't want credit information and new credit cards being delivered to the wrong address. Likewise, if your credit card expires and you don't receive a new one, call your creditor immediately.

10. Protect your Social Security number.

Only give your Social Security number when absolutely necessary. Avoid using it as your account number whenever possible. If merchants demand it, ask for an alternate number and take your business elsewhere if they insist on writing it on your check. Likewise, don't print it on your checks.

11. Never carry your Social Security number and driver license together in your wallet.

12. Don't provide your Social Security number, bank account number or credit card number to anyone who contacts you through telephone solicitation.

13. If you're shopping with an online merchant for the first time, look for the Trust-e symbol or a Better Business Bureau online seal. These indicate the seller has been independently audited and deemed trustworthy.

14. Make sure any online credit card charges are handled through a secure site or in an encrypted mode. You'll know you're on a secure site if the Web page on which you conduct your transaction begins with *https* instead of the usual *http*.

15. Only shop on Web sites that offer a privacy policy. Know how your personal information will be handled. Print out privacy policies, warranties, price guarantees and other important information.

TO REPORT ANY TYPE OF FRAUD

In Butte County Call:

866 DA FRAUD

(866 -323-7283)

ON THE INTERNET VISIT:

[HTTP:// WWW.BUTTECOUNTY.NET/DA](http://www.buttecounty.net/da)