



Medical Identity Theft: By Tiffany Johnson

Medical Identity Theft is on the rise! It is estimated that more than 250,000 Americans have already had their identities stolen this year for medical use totaling north of \$600 million dollars. This type of identity theft is one of the most serious types because it could result in the possible death of the theft victim should the following circumstances present themselves. Should you become a victim of medical identity theft, and need medical treatment because of an accident, what happens if you are in need of blood and your blood type is not what is listed in the hospitals records? Well if you are coherent, conscious, and the doctor actually attempts to confirm with you, of course you would be able to just say: "that information is incorrect." But what if you are not conscious? What happens if you accidentally get your thieves blood type given to you instead of your own? This is a scenario that nobody wants to face, but the possibility is a stout reality.

The Health Insurance Portability and Accountability Act (HIPPA) is a nationwide law put into place in 1996 to protect individuals personal health records. It was put in place to ensure the privacy of individuals personal information be safeguarded from breach. Though the law protects from breaching your valuable information, it does not prevent someone who has already stolen your information from altering your medical records should the thief need medical attention on your

behalf. As alarming as this may sound, there is hope. The Federal Government has issued a new law that should help defend against that very problem. The FTC's new "Red Flag" rule has been in conceptual stages until it was born last month and rolled out to all pertinent "covered account" business model's, including hospitals. Though the hospitals don't technically have to comply until May 1, 2009, it is definitely a step in the right direction to safeguarding your personal information and records.

Here are some NIDR tips you can use to aid the protection of your medical identity:

- Share health and financial information only with trusted individuals, including providers
- Monitor benefits paid by health insurers
- Contact the insurer about charges for care not rendered
- Maintain copies of health records for comparison
- Check personal credit history for medical liens
- Safeguard health insurance information including insurance cards, explanations of benefits and correspondence
- Do not provide insurance information to solicitors

Following these tips will reduce your risk of becoming a victim.

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The Gift That Can Keep Giving and Giving By: Consumer Fay www.consumerfay.com

The Holiday's are upon us and I hope that you and your family are having a wonderful season. We all know the economy is going through some rough spots right now and some businesses are in trouble and others have announced they will be closing their doors. Gift cards are still an easy way to get something for many on your listings and in smaller amounts, if your budget requires this especially this year.

In spite of everything Gift card sales will again be in the billions of dollars but I caution you to make sure any cards you purchase are from stores you know and trust and are confident will still be around for the next year so the recipients are not stuck with a card they cannot use. Frankly I have been giving gift cards for years simply because they are easy and I kept running out of time to get all my shopping done in time for the Holidays. I bet that sounds familiar to many of you as well.

Most stores place their gift cards on racks near the registers. Scam artists have started grabbing a few off the fronts of the racks and memorizing, writing down, or even taking pictures of the serial numbers on the cards. They then place the cards back on the racks, and since these will likely be purchased first, go home and wait for an unsuspecting shopper to purchase the card. The scammer can then just call the card's customer service number or check online to see if the card has been activated and determine what the

balance on the card is. They are then able to make online purchases at many companies completely draining the card of it's value possibly before you are even able to give it away.

Unfortunately the bad guys seem to find all the ways to hurt others and to take advantage of people. Since this won't change, we need to find ways to stop them dead in their tracks!

Another problem with some gift cards has nothing to do with scam artists. There are still those retailers out there that enforce expiration dates or monthly maintenance fees. Your gift card could expire after 24 months or the card could be charged up to \$2.50 a month for cards that have not yet been used. This could wipe out all or most of the balance of your card. Retailers probably love these features because they've essentially received money for nothing. Most sales clerks are not going to slow you down to explain the stores terms and conditions of their gift cards, so it's up to you, the consumer, to ask questions.

So if you received a gift card this season, use it promptly. Besides, now is a great time to take advantage of those great post-holiday sales. As for those of you purchasing gift cards for loved ones in the future, make sure you know what the policies are. Always buy a gift card from the back of the rack or request one from the merchant that has not yet

been displayed. If you have any questions concerning a gift card that you've received or if any part of the balance disappears, contact the retailer or the customer service number on the back of the card.

And with all that in mind, you should be aware that billions of dollars (yup billions of \$\$\$) in gift cards will never be cashed. This makes this a gold mine for retailers and a loss for consumers. So PLEASE be sure to use your cards as soon as possible for all those things you want and/or need. And if you can't think of anything to do with it, give it to a loved one or donate it to your favorite charitable organization or religious affiliation so someone can enjoy a purchase or two from the card. No matter what, don't make a collection of these as one day they will hit an expiration date.

Happy New Year to you and yours and remember to always be a vigilant consumer. As always Consumer Fay loves you and wants you to be a happy consumer!



Consumer Fay is a long time consumer advocate who provides info and ways to become even smarter buyers for all products and services. Fay's background is in the Consumer Electronics, Appliance, Photographic, Computer, Service Contract and other consumer goods Industries, along with consumer protection groups and associations over her 30+year career. She is a 4 time CEO who understands how business should be done. She has done 4 start ups – all successful and was a VP for RCA a while back, when they owned NBC. Fay serves on several major Industry Boards, Committees, and Councils, and continues her long association with BEAR –Department of Consumer Affairs. She has the keen ability to develop long term and growth oriented businesses and partnering relationships while always keeping a sense of humor. Her business experience and organization affiliations allow her a unique perspective for providing consumers with invaluable information. Visit www.consumerfay.com.

Published Data Security Breaches Reported for 2008

There have been approximately 300 Published Data Breaches since January potentially exposing more than 12.5 million individuals to identity theft.

Date	Company	Type of Breach	Citizens Exposed
10/17/08	Mary Washington Hospital	Electronic	803
10/23/08	Medical Mutual of Ohio	Lost Media	36,000
11/01/08	Seattle School District	Email	5,000
11/01/08	Portland Veterans Affairs Medical Center	Web	1,600
11/03/08	Arizona Department of Economic Security	Stolen Drive	40,000
11/04/08	Bank of Ireland	Lost Drive	894
11/04/08	Baylor Health Care System Inc.	Stolen Laptop	100,000
11/04/08	Australian Tax Office	Lost Media	3,122
11/05/08	North Carolina Division of Aging and Adult Services	Stolen Laptop	85,045
11/06/08	Harvard Law School	Lost Tape	21,000
11/07/08	Plymouth County Correctional Facility	Hack	1,100
11/07/08	Texas A&M University-Corpus Christi	Web	1,430
11/10/08	Sinclair Community College	Web	1,000
11/12/08	University of Florida College of Dentistry	Hack	344,482
11/13/08	Naval Reserve Base Ft. Worth	Electronic	8,000
11/15/08	Trapeze	Stolen Laptop	7,800
11/18/08	British National Party	Web, Stolen Document	13,500