

# Identity Theft: Protecting Yourself and Your Patients

How do you protect your private information? By private, I mean items like your social security number, your credit history, your financial statements, and other personal knowledge you'd prefer to keep to yourself. How do you safeguard that information?

While you're thinking about those questions, you're probably also wondering, what does any of this have to do with me and the way I practice? The answer is, plenty. With the proliferation of the Internet and the way data is stored electronically, the game of life - and the rules that govern the game - have changed dramatically. As our lives become less private, we become more naïve when it comes to keep ourselves safe and keeping important information out of the hands of others.

Identity theft is now the number one crime in the United States, according to the Federal Trade Commission. I know, because I recently became the victim of this type of crime. I never thought something like identity theft would happen to me; most of us take for granted our safety and the respect we have for each other's rights; property; possessions; time; and privacy. I never thought identity theft would become a part of my life. That's not true anymore, and I've learned that anyone can become a victim.

I have thought about the lessons I've learned, and am still learning, from this experience. I want to share with you some of what I have learned so that you can protect yourself from a situation like this.

How did this happen? What did I do (or not do)? It all started almost 18 months ago, when my husband and I contacted a person to help remodel our house. The designer introduced a contractor to us, whom we suspected was licensed and bonded. (He wasn't). We simply took the contractor's information at face value. There are multiple lessons to be learned here, the simplest of which is, don't believe everything you hear. Don't always take a person's word at face value. If a person is performing a service for you and says that he or she is licensed or certified, verify that person's credentials. Do this even if you think you know the reputation(s) of those involved. Also make sure you know your rights as a consumer. Licensing and regulating boards were set up not only to regulate a profession, but to help consumers in circumstances like this.

As the remodeling of our house progressed - very slowly, I might add - things went from an air of excitement at the beginning of the job to having to push the contractor just to get things going. The more time passed, the poorer the work was being performed, and our relationship with the contractor slowly disintegrated.

We finally realized that the contractor had to be terminated. This was a hard choice, and has resulted in some very unpleasant issues I will not detail here. Upon termination of the contractor, I have found myself tangled in a web of unfamiliar territory. This is probably the same place many of you might find yourself, not knowing much about the world of unethical, unscrupulous contractors and sub-contractors.

As a result of this situation, my husband and I have had to get new credit card numbers; we have been in contact with our financial advisors and banks regarding any "red flags" that may have shown up in our banking statements; and our personal health information has been compromised. I have learned more than I ever wanted to learn about contracts; time frames; the definition of unprofessional conduct on the part of a contractor; and the role of regulatory agencies in conjunction with identity theft. Before something like this happens to you, here are some precautions you should take:

- Make copies of each credit card and the customer service number for each card. Keep that information in a private location such as a personal safe or safety deposit box.
- Keep a list of your personal identification numbers (PIN numbers) checking/savings account numbers, and any automatic debits or deposits into your accounts. Like the credit card information, keep this list in a safe and protected place. As a health care professional, you are in the public eye more often than most people, and can be more vulnerable to this type of activity.
- Make sure you know the contact numbers for the following organizations:
  - Equifax (800-525-6285)
  - Experian (888-397-3742)
  - Trans Union (800-680-7289)
  - Federal Trade Commission Identity Theft Hotline (877-438-4338) -- Social Security Administration (800-269-0271)

Keep these numbers on file on a Rolodex machine or your office computer. Most customer service departments are open 24 hours a day to help you. In addition, any contact you make with credit bureaus and other agencies should be copied and kept in a safe place.

### Patient Privacy

Now that you've protected yourself, you should do the same for your patients. HIPAA, the Health Insurance Portability and Accountability Act, was recently enacted by Congress to help ensure the privacy and security of patient records. After my most recent experience, I can clearly see the need for such regulations. As a health care provider, does this pertain to you? The answer is a definite yes.

If you use an electronic system for billing insurance claims, or have plans to do so in the future, you must adhere to specific transactions and code sets outlined by HIPAA. These regulations went into effect October 16, but if you filed for an extension, you will have an extra year to be in compliance with the law.

The concept of filing insurance billing electronically is somewhat new to the acupuncture profession, but it will be used with more regularity in the future. Some of you may have heard that the HIPAA regulations do not apply to acupuncturists or providers who do not bill insurance electronically. This is false. Just because you are an acupuncturist and do not bill electronically, you are not precluded from your duty to protect your patients' rights to privacy and security.

The HIPAA standards for privacy and security will be implemented on April 14, 2003, but it has been suggested that every health care practitioner should begin to assess their privacy procedures now to ensure compliance by that date.

Unfortunately, space prohibits me from talking much more about the subject this month, but as you can see, privacy and security are becoming increasingly important as we become more enmeshed in the Internet and the free flow of information. Our privacy is like a treasure; it needs to be protected and monitored to make sure it isn't taken away. Act now to ensure that your personal

information (and your patients' information) remains private. You owe it to yourself, and you certainly owe it to them.

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