On her way to the market, Ms. Aiylen stopped at a table with a nurse who offered to check her blood pressure for free. The nurse checked her blood pressure, then asked to see her Medicare card and had her sign a form. Months later, Ms. Aiylen got bills from a hospital and doctors in another state. She got mail with results from a blood test she never took.

She called the hospital, but they wanted proof that she did not come to their hospital. She called Medicare. They said her medical identity (ID) might have been stolen. They could not change her Medicare number but tried to help. Soon she started to get letters in the mail and phone calls from bill collectors. It took her more than a year to fix all of the problems.

Medical identity theft happens everywhere every day. It happens to millions of people. It can cost more than $20,000 and take years to fix.

**What Is Medical ID Theft?**

Medicare ID theft is fraud! ID theft is when someone steals information—like your name and Medicare number—and uses it to bill Medicare for medical treatment, drugs, surgery, or other services.

All types of people steal medical IDs. Doctors, people who sell medical supplies, even thieves from other countries. Sadly, a lot of those who steal IDs are people who know the person, such as their family or caregivers.

Medical ID theft costs more than time or money. Sometimes people can’t get a Medicare service or test because their record shows they already got it. That’s because the service was given to someone who used the stolen ID number.

ID theft can cause your medical records to be wrong. When a thief uses your ID for care, a record is created with your name but someone else’s information.
Types of wrong information could include:

- A different blood type
- A fake history of drug or alcohol abuse
- Test results that are not yours
- An illness, allergy, or disease that you do not have

The wrong information could cause doctors to give you the wrong treatment, which can make you sick or hurt you.

**What are Warning Signs?**

- You get a bill for medical care you did not receive.
- A debt collector sends you a letter or calls for money you do not owe.
- The insurance company says you’ve used all of your medical benefits.
- You are denied insurance for a medical condition you do not have.

**How Can I Avoid Medical Identity Theft?**

- Look at your Medicare Summary Notice or Explanation of Benefits and medical bills. Make sure you were not charged for anything you did not get.
- Keep your Medicare, Medicaid, and Social Security cards safe.
- Only give your Medicare card to your regular doctors or health care providers.
- Tear or shred papers with your medical information.
- Rip labels off medicine bottles and packages that have your name on them. Tear them up before you put them in the trash.
- Report things offered for “free” in exchange for your Medicare number.
- What Can You Do If Your Medical ID Has Been Stolen?
  - Ask your Indian health care provider for your medical records. If anything is wrong, ask your health plan or Indian health care provider to fix it.
  - Contact your Senior Medicare Patrol (SMP) for help.

**When Can Your SMP Help?**

First call your doctor or provider with questions about your bill. Call your SMP if you still need help or to report health care scams and suspected fraud. Your local SMP can help you **PROTECT** yourself; **DETECT** possible Medicare errors, fraud, or abuse; and **REPORT** your concerns. SMPs and their volunteers teach and advise elders in the fight against health care fraud.

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**To find your SMP:**

Visit www.smpresource.org or call 1 (877) 808–2468.

*This project was supported in part by a grant from the U.S. Administration for Community Living, Department of Health and Human Services.*