

# Medical and Criminal Identity Theft are the Real Nightmares

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Medical and criminal forms of identity theft are hideous to deal with compared to financial identity theft. Financial identity theft gets all the publicity because of the large marketing budgets of financial institutions. Those humorous commercials you hear on the radio and see on TV do not address the horrors of medical or criminal identity theft.

According to the Identity Theft Resource Center, over 127 million identities were compromised in 2007 alone. Once your identity is available to produce fake identity cards or drivers' licenses, anything can be done in your name.

**MEDICALIDENTITYTHEFT** occurs when somebody receives medical treatment in your name. It can happen because your identity is used (as simple as a fake driver's license) when checking in through the emergency room doors of a hospital. Your medical file will now contain information on the thief's medi-

cal condition commingled with your own.

You could be turned down for life, health, or disability insurance due to the medical condition of the person who stole your identity. Existing term life insurance may not be renewed, or the renewal rate may be based on the thief's extra conditions added to your actual health history.

Your life may be at risk because of wrong blood types, allergies, prescriptions, or other potential life threatening information not accurately presented on your behalf in the case of an emergency.

Even if you are able to detect this medical identity theft because of a notice of benefits received from your insurance company, you will have a hard time proving it was not you who received the services. I say "prove it" because identity theft is a crime where you are guilty until you prove you are innocent. You will be responsible for the medical charges unless you can prove the fraud.

**CRIMINAL IDENTITY THEFT** occurs when the person who has stolen your identity uses it to identify himself as you when he is arrested for a crime. There are many stories

of this happening. It is your good name on the fake driver's license the crook was carrying when apprehended.

He may spend the night in jail waiting for his hearing the next morning. The judge receives a criminal background report (on you) that shows no previous crimes and lets the person go on his own reconnaissance or posts a nominal bail. The judge has determined that further incarceration is not necessary based on your non-criminal history and assumes you will return in a few weeks for trial. Guess who does not show up for trial? YOU! And guess who now has a bench warrant for his arrest? YOU!! And when do you find out?

How about at a routine traffic stop when the police run a quick background check from their patrol car. Guess what? YOU are going to jail. Or, how about at 3AM in the morning when the sheriff processes outstanding warrants for arrest in your jurisdiction? Yes, that knock on the door may be the start of a terrible nightmare.

Recent federal laws allow you to receive a free annual report, just like a free credit report, from specialty consumer reporting agencies. These special

consumer reporting agencies have compiled information on you beyond credit. They report on all public records you have made such as property and vehicle transactions, reported auto accidents, property insurance claims, rental history, criminal history, NSF check writing history, verification of past employment, credentials you have earned, even medical records used by insurance underwriters (with your permission of course). You will find links to these types of free reports at [www.BTR-Security.com](http://www.BTR-Security.com) on the "More Monitoring Links" page.

To combat identity theft in all forms, we are pleased to announce our free identity self-monitoring support service. No gimmicks and nothing to buy through our website: [www.BTR-Security.com](http://www.BTR-Security.com). Enroll and you will also receive a free copy of an Identity Theft Awareness & Protection report. Once enrolled, you will receive reminder emails when it is time to take the next action to monitor and protect your identity. You may easily opt-out at anytime. So it is up to you to become aware of your risks for medical and criminal identity theft and to learn how to monitor these data files just like you monitor your credit report.