

# Identity Theft

## Protect Your Practice from Patient Fraud

### The Nature of the Problem

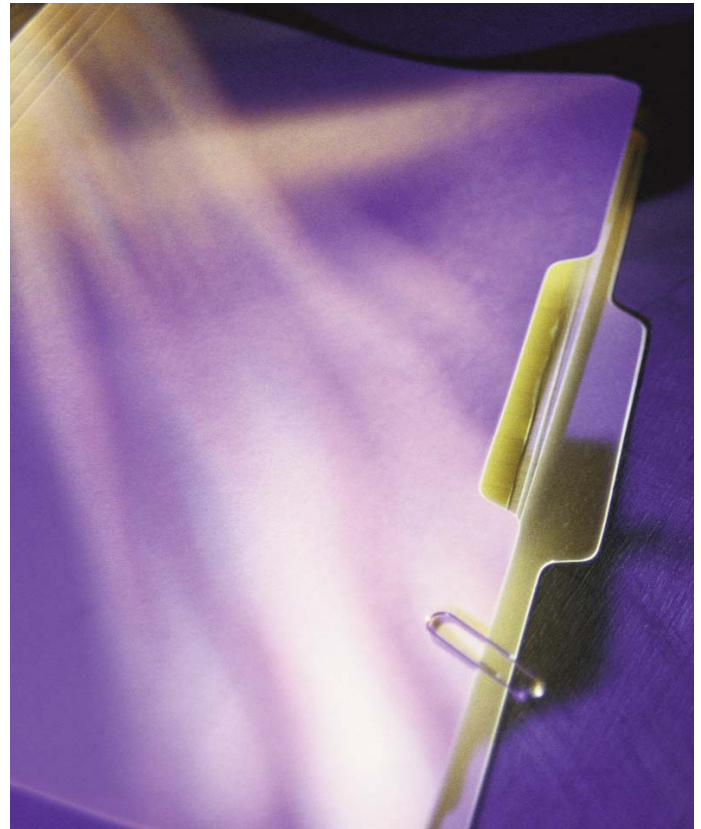
It is estimated that identity theft has become the fastest-growing financial crime in America and perhaps the fastest-growing crime of any kind in our society. Identity theft is the number-one topic that prompts people to file complaints to the Federal Trade Commission (FTC), according to a report released in 2006. More than one-third of the 686,683 complaints the FTC logged had to do with identity theft.

### How Does Identity Theft Occur in the Dental Industry?

Identity theft occurs in many ways, ranging from careless sharing of personal information, to intentional theft. In some cases, non-eligible Delta Dental of North Carolina individuals are receiving dental benefits. The member may have knowledge of the fraud, by knowingly sharing their dental identification card or identifiable information. In other cases, an unknown individual has compromised a member's personal identifiable information.

### Examples of Member Fraud:

- Filing dental claims for services not rendered.
- Altering or forging bills or dental claim forms submitted to Delta Dental of North Carolina.
- Use of another individual's dental insurance card and/or member identification number and date of birth.



### Preventing Identity Theft

Dental offices play a key role in identity theft prevention, which in turn helps with the prevention of fraud. Some steps your office can take:

- At each visit, as an office policy, request the patient's current dental insurance card. Make a copy of it, date it and place it in the patient's chart.
- Request photo identification, at least for all new patients. It is imperative that this information also be copied and placed in the patient's chart.
- Take care to shred all documents containing personally identifiable patient information.
- Immediately report potential fraud to the insurance carrier.

It is in everyone's best interest to stop member fraud. Not only is Delta Dental of North Carolina affected, but the dental office will be stuck with the unpaid portion of the individual's bill. Consumers are hurt because fraudulent claims raise the cost of health care benefits for everybody. This translates into higher premiums, increased out of pocket expenses and reduced benefits or coverage.