



Alliance for Consumer Protection, Beaver County

*"THE KEY" Member, Beaver County Chamber of Commerce
Mediation and Solution*

3rd Quarter 2016

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MEDICAL IDENTITY THEFT By Sid Elkin

In recent years medical ID theft has increased partly due to breaches in computer systems of health insurance companies. It is estimated that nearly 80 million personal records of customers and employees were breached disclosing names, social security numbers and other personal data.

In 2015 three major health insurers including all Blue Cross-Blue shield groups have been victims of hackers who gained access to over 90 million persons. Cyber criminals profit from health-care data which bring higher prices on the black market than credit card or social security thievery.

Consumers need to become aware of how stolen medical records are used by thieves.

A thief may use your name or health insurance number to see a doctor, order prescription drugs or file a claim with your insurance carrier. The intruder's health treatment may become mixed with your health records causing future difficulties.

ID thieves may bill your insurance for fake or inflated treatment claims. Crooks may be doctors or other medical personnel who purchase patient information to set up fake clinics to make bogus claims. Some may use your data to obtain narcotic drugs to sell or for use of their own addiction.

They may use your ID to secure free treatment if they lack health insurance.

SIGNS OF MEDICAL ID THEFT:

- Receiving insurance or Medicare statements for services which don't pertain to you.
- Bills for medical services you never received.
- Collection notations on your credit report you don't recognize.
- Insurance company notices that you have reached benefit limits.
- Denial of insurance for a medical condition you do not have.

STEPS TO PROTECT YOURSELF FROM MEDICAL ID THEFT:

Be wary of offers for free health services or products which require giving your health plan number and your ID information. Thieves may pretend to work for insurance companies,

doctor offices or pharmacies. Carefully check out all offers before giving information. Don't provide insurance or ID information by phone or Email unless you initiated the contact.

Shred health insurance and doctor reports and the labels from prescription bottles before disposing of them. Before sharing medical or insurance information on line, look for the "lock icon" on your computer browser bar or a URL that begins HTTPS, to make sure the site is secure. The "S" indicates secure.

If you believe your ID has been stolen, report it to police and seek assistance for correcting the records by calling our office.

Dealing with Debt in Retirement



1. Trim down expenses. Separate your needs from your wants. Look over bank statements and credit card statements with an honest perspective to remove spending that is not meeting a need.



2. Sell. Retirement is a great time to go through all those things that are sitting in the garage or attic. Contact a local consignment shop or list items on Craigslist to raise some funds to pay down debt.

3. Refinance. Move high interest credit cards onto low or no interest credit cards. If the balance transfer fee would be too high, consider a peer-to-peer loan. Most peer-to-peer loans offer 11 % interest, which is still lower than most credit cards.



4. Double Payments. Making minimum payments to credit cards will prolong the time and interest that it takes to pay off the debt. Doubling the payments will pay down the principal faster and over time lessen the amount of interest paid on the debt.





Here are a few helpful contact phone numbers if you become a victim of identity theft.

- Pa Attorney General Consumer Protection 1-800-441-2555
- Federal Trade Commission 1-877-438-4338
- Social Security Card Fraudulent Use 1-800-269-0271
- US Postal Inspection for mail crimes 1-877-876-2455
- Retrieve a copy of your credit report 1-877-322-8228
- Reporting a concern or complaint about PA financial institutions or products 1-800-PA-BANKS
- Contact our office to help you navigate the process of addressing identify theft 724-770-2078

Remember, all of our services are FREE!!!!

CALLING ALL VOLUNTEERS



ACP is looking for a few volunteers to assist in our Fallston office. The work is light but rewarding. General office skills are helpful. You would be answering phones and using the computer (we will train you) to help consumers resolve their complaints or find answers to their questions. Just 1 day a week for a few hours, is all that is needed.

If you are interested in discussing volunteering with ACP, please contact Mary Pardue at 724-770-2078 or email info@acp-beaver.org.

Purchasing Clothing

According to Time.com, there are times of the year that are best to purchase different retail items. In an online article posted on their website, the following date and months are best for purchasing specific items.



- *December 26th–Best day of the year to buy clothing.
- *January and February– Best months to purchase a coat.
- *November and April– Best months to purchase sneakers.
- *October– Best month to purchase jeans.
- *January–Best month to purchase a suit.
- *September– Best month to purchase a swimsuit.

Planning ahead to make retail clothing purchases can save you money and empower you to make good financial choices. Happy Shopping!!!

Never believe that a few caring people can't change the world. For, indeed, that's all who ever have.

~Margaret Mead

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CONTACT US
**469 Constitution Boulevard, Rt. 51,
 Fallston (New Brighton) PA 15066**
 Phone: 724 770-2078
 Fax: 724 770-2079
 Web Site: www.ACP-Beaver.org
 E-Mail: mpardue@acp-beaver.org
 Office hours are 9AM – 4PM
 Monday thru Friday.
 Walk ins Welcome
 or call to schedule an appointment.

Benefits of Membership

<i>Individual</i>	<i>\$10 Annual donation</i>
<i>Business</i>	<i>\$50 Annual donation</i>

- Receive quarterly newsletter with informative articles to educate and alert consumers of scams.
- Advertisements for companies that are respected members of ACP.

Thank you for supporting our efforts to assist consumers with complaint resolution/mediation and credit counseling/budgeting FREE OF CHARGE. Your membership and donations are greatly appreciated.

Business \$50 _____ Individual \$10 _____

Name: _____

Address: _____

Phone: () _____

Email: _____

I would like to receive my Newsletters via USPS Mail _____ or Email _____

Please mail to: Alliance for Consumer Protection, 469 Constitution Blvd., Suite 3
New Brighton, PA 15066

Alliance for Consumer Protection Beaver County, PA



We can help you with:
— Consumer issues/problems
— Advice on Purchases

ALL SERVICES ARE FREE!
Donations help make our
services possible and are
greatly appreciated.

ACP
Phone: 724-770-2078
www.acp-beaver.org

469 Constitution Blvd, Ste 3

New Brighton, PA 15066

Phone 724-770-2078

Fax 724-770-2079

Email Info@acp-beaver.org

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ALLIANCE FOR CONSUMER PROTECTION
BEAVER COUNTY
469 Constitution Blvd, Suite 3
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Beaver County
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