

Protect Your Identity

To report identity theft, call:

Your local Sheriff/Police department

The Federal Trade Commission
1-877-438-4338

Your local MMAP counselor 1-800-803-7174



What is Identity Theft?

Identity theft occurs when another person uses your personal identification information to steal from you. Your personal identification information includes:

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|--------------------------------|--|
| • Name, Address & Phone Number | • Social Security Number |
| • Driver's License Number | • Birth Certificate |
| • Credit Card Number | • Checking, Savings or other Bank info |

Identity theft is one of the fastest growing crimes in America. Identity theft is often a crime of opportunity – that is, most of us unknowingly give the thief a chance to get some important information from us.

Before disclosing personal information, always ask why it is required and how it will be used.

Keep your Medicare Card and Number safe.

Common Ways Your Identity Can Be Stolen

With enough of your personal identification information, a thief can take over your identity to conduct a wide range of crimes including:

- False applications for loans and credit cards
- Unauthorized withdrawals from your bank accounts
- Unauthorized purchases on your credit cards
- Deceptive use of telephone calling cards
- Obtaining other goods or privileges that the thief may be denied if they used their real name



In many cases, identity theft has already occurred before you realize what is going on. Sometimes the thief will have bills, falsely obtained credit cards and bank statements

How Do You Prevent Identity Theft?

- Unless you began the inquiry or contact, never give anyone your Social Security, Medicare, driver's license, bank or credit account numbers or other identifying information.
- Treat checkbooks, ATM cards, credit cards and credit card offers as if they are cash

– protect them! This means don't throw anything with your account numbers or personal information in the trash. Always destroy unneeded papers by shredding or tearing them up.

- Always shred personal information such as receipts, insurance forms, bank and credit card statements and other identifying paperwork.
- Notify financial institutions and credit card companies before moving to a new home or a care facility.
- Have your mail held when going on vacation or into the hospital.
- Cancel unneeded credit cards.
- Keep a list of customer service telephone numbers for all your credit card, banking and other financial accounts in case you need to report loss or stolen cards or documents or any other kind of identity theft.
- Ask for a copy of your credit report.
- Review financial, credit card, cell phone and telephone statements each month for unauthorized activity.

What to Do if You Have Been a Victim of Identity Theft?

- Contact one of the three credit reporting agencies listed at the bottom of this article. Ask for a “fraud alert,” which will help prevent new credit accounts from being opened without your permission.
- File a report with the local police.
- Contact the Social Security Fraud Hotline 1-800-269-0271. Alert them that your number has been stolen.
- Contact your banks and credit card companies. Review your statement.
- Contact the Postal Inspection Office. See your local Post Office for the regional Postal Inspector's telephone number. Most identity crimes involve the use of mail.



Michigan's Identity Theft Laws

To help victims of identity theft, a new package of laws took effect in Michigan on March 1, 2005. These new laws allow identity theft victims more time to clear their credit history and make it easier to prosecute identity theft.

The 11 new laws include more protection of personal information, especially Social Security numbers. Also, retailers cannot display more than the last four digits of a credit card account number on a sales receipt or mailing.

One of the new laws sets the maximum penalty for identity theft at five years in prison and a \$25,000 fine.

Check Your Credit

One way you can help avoid being a victim of identity theft is to review your credit history every year by contacting one of the following credit reporting companies (More frequent checking will affect your credit score.):

Experian PO Box 9532 Allen, TX 75013 1-888-397-3742 www.experian.com	Equifax PO Box 740241 Atlanta, GA 30374-0241 1-800-685-1111 (to order a credit report) 1-800-525-6285 (to report fraud) www.equifax.com	TransUnion PO Box 6790 Fullerton, CA 92834-6790 1-800-888-4213 (to order a credit report) 1-800-680-7289 (to report fraud) Fax: 1-714-447-6034 Email: fvad@transunion.com www.transunion.com
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This Information is Provided to You by MMAP's SMP Project

Every year the Medicare program loses billions of dollars to waste, fraud and abuse. It is estimated that 6.3 percent of Medicare dollars are lost to fraud and abuse annually.

The SMP Project was developed in 1999 to train individuals in identifying and reporting fraud and abuse in the Medicare and Medicaid health care programs.

The project is funded by the Administration on Aging, Department of Health and Human Services.



MMAP (Michigan Medicare/Medicaid Assistance Program) is a free, community-based resource available to assist people on Medicare, their families and caregivers.

Not only does MMAP assist with identity theft, fraud, and abuse, its counselors are also trained to assist with:

**Medicare, Medicaid, Medigap,
Medicare Advantage, Long Term
Care Insurance, Prescription
Drug Assistance**

MMAP counselors are friendly, helpful individuals who will assist you over the phone, in person and even at your home. Call MMAP's help line to speak with a counselor in your area.