

Red Flags Rule and Identity Theft Prevention: You Don't Have To, But You Should!



June 1, 2010 Update: Red Flags Rule is delayed for the 5th time, now until December 31, 2010. Read my post [here](#). Also see resources under the Library tab.

Mandatory adherence to the Red Flags Rule is delayed. Again.

So? So, why do medical practices have to be forced to do the right thing? Confirming patient identities is the right thing for so many reasons. Yes, it is one more thing in the long line of things that practices have had to fold into the mix of administrative tasks associated with, but not really related to, the care of patients. But it is the right thing to do.

Taking the role of the patient (because I am one), this is why I want my personal physician to adhere to the Red Flags Rule:

- I once had my driver's license stolen and the thief or buyer of my information opened a cell phone account and ran up a \$600 bill before I realized my driver's license was gone. I got off easy, relatively speaking, but it took hours and hours on the phone to get everything straightened out. It was also frightening. I do not care to experience this again.
- If someone used my medical insurance to get care paid for, I wonder how I might find out. Maybe when my application for life insurance was turned down for illnesses or conditions I never had? Maybe when someone had run up a bill in my name and creditors came knocking? Maybe never, yet I could suffer the consequences without knowing the reasons why.

- I would wonder why my physician wasn't implementing policies to protect me against identity theft. Is he too busy? Too lazy? Too complacent? What else is he lagging behind on?

So, why haven't you implemented a program in your practice?