

The Victims

Grace Weed, right, is only 6—but someone has been using her SSN since she was 1.

Anndorie Sachs, below, almost lost custody of her kids after a meth user stole her identity



had been in the hospital recently. Sierra answered yes, and proudly showed off the spot on her arm where a nurse had inserted an IV. (She'd had an infection several days earlier.) Then the investigator asked Sierra if her mom had a new baby. The little girl said no. And, no, her mother had not been away for the past few days.

When the DCFS agent finally arrived at the house, she could see that Sachs hadn't given birth recently. But she still needed proof that this wasn't the woman who had abandoned an infant in a hospital and racked up a \$10,000 bill. "It took five full minutes," Sachs recalls, "before she started to believe what I was saying."

The accusations were dropped and Sachs was cleared of paying Moran's hospital bills, but the ordeal wasn't over. Sachs's medical records had been altered to include the blood type and general health record of a complete stranger. The two hospitals assured Sachs that they'd fixed the problem, but she can't be 100 percent sure because—in a catch-22 of utter insanity—they wouldn't let her see her own records, lest Moran's privacy rights be violated. "It's especially scary," she says, "because I have a blood-clotting disorder. If a doctor gave me the wrong blood type, it could be fatal."

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Using someone else's name to get health care is known as medical identity theft, and it's a growing headache for

hospitals and insurance companies—and, worse than that, for the approximately 200,000 Americans who will become victims every year, the Federal Trade Commission (FTC) estimates.

This scam comprises only about 2 percent of the total ID theft cases reported annually to the FTC. But it's "a sleeper that's starting to awake," says Kirk Nahra, a Washington, D.C., lawyer who chairs an American Bar Association group addressing the issue. "As health-care costs continue to go up," he says, "people will try to get help without paying for it."

Many reported cases like Dorothy Moran's are individual crimes of desperation. Others are more calculated inside jobs, according to a 2006 report by the World Privacy Forum. Last year, for example, a receptionist at the Cleveland Clinic Florida in Weston, FL, secretly copied the medical records of more than 1,100 people. Then she sold them to her cousin, who ran a medical clinic in Naples, FL. He billed the patients' insurance for a multitude of tests and procedures—making the people appear much sicker than they really were—so he could cash in. In total, he collected \$2.8 million.

"Can you imagine if, say, HIV were put into your records erroneously?" says Pam Dixon, executive director of the World Privacy Forum and author of the report. She says victims often aren't aware of errors until months or even years later, when they're denied coverage or are informed that they've maxed out their insurance.

How do thieves cover their tracks? "Typically, with these inside cases, the first thing they do is change the address on the insurance form, so you never receive an explanation-of-benefits letter," says Dixon. "So if you ever stop getting those notices, be alarmed."

While victims of financial ID theft can restore their credit records, there are no guidelines in place for this scary new type of fraud. Medical records are scattered among providers, so they're hard to correct. Sachs learned this the hard way. Several months after the Moran incident, she came down with a kidney infection. "I didn't want to deal with any mix-ups," Sachs explains, so she sought treatment at a different local hospital. Yet when a staffer opened her patient profile, Sachs saw that people in Las Vegas were listed as her emergency contacts—even though she has no friends or relatives there. University Hospital eventually did allow her to review her records, and she saw no major errors. But when she asked to check her file at Alta View, several hospital representatives told her they could find no record of her in the system—even though she had been a patient there before the Moran episode. The bottom line: She has no way of knowing how many Las Vegas-like errors may have found

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