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sense and simplicity

### ID Theft

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in a "suspense file" and essentially walks away.

For example, the SSA never told one victim in Utah that her number had been stolen by an illegal immigrant named Araceli M. Lagunes. If Lagunes's victim had ordered a credit report, would she have discovered that an ID thief used her number to get a mortgage (and refinance it at least once)? Not necessarily. Because Lagunes was using her own name, not her victim's, Lagunes's credit history went into a subfile, completely separate from the victim's (though linked by their shared number). However, Lagunes's credit activity could be seen by any merchant or employer who ran a check on the card. Worse still, Lagunes's bill-paying habits, whatever they were, could have affected the rightful owner's credit score. (Lagunes has pleaded guilty.)

"This is a kettle that's about to boil over," says Utah Assistant Attorney General Richard Hamp. "The federal government won't lift the lid off." Hamp, one of the few attorneys general devoted to uncovering and publicizing this type of case, discovered that 132,000 SSNs were being used by more than one person in Utah alone in 2000.

In Houston, a city that ranks fourth in reported cases of identity theft per capita, Brewer is now pursuing the ID mills that brazenly sell fake cards, arguing that they promote other kinds of illegal activity. "The people who use these numbers are officially not on the grid," he says. "That has implications for safety and terrorism."

The real problem is that only a tiny fraction of SSN victims are even aware of the theft. If the imposter regularly pays his or her bills on time, the crime is uncovered only by

the better credit monitoring services (see "How to Detect and Prevent ID Theft," page 143). In other cases, the fraud is exposed by sheer chance, as in the case of Grace Weed.

Grace was just 5 years old when her parents learned her SSN had been stolen. As she entered kindergarten last year in Magna, UT, her father switched jobs. Since his new health insurance wouldn't kick in for a few months, he and his wife, Lynette, enrolled Grace and her older brother in a state-run insurance program for children. Not long afterward, Lynette Weed received a call from an insurance administrator, who said Grace's SSN showed income earnings, which would disqualify the girl for aid. "She implied that if I was using Grace's number, I'd better stop," says Weed, who owns a beauty salon. (Some parents fraudulently use their children's numbers when their own credit record is poor. Illegal immigrants whose children are born in the United States have also been known to use their kids' numbers.) "She could tell by my surprise that I wasn't doing anything wrong. Then she said, 'Someone must have stolen your daughter's number.'"

Weed called the attorney general's office, filed a police report, and learned to her astonishment that at least 10 people (or someone with 10 different aliases) were using Grace's number—some since 2002, the year after her birth.

Knowing that there were 10 imposters operating in a state with only one major metropolitan center, Weed wasn't surprised when she got a call from the billing department at the eye, ear, nose, and throat specialists where Grace had been a patient. At their Park City office, they had turned away a man who had given Grace's SSN as identification. "I thanked the receptionist and said, 'Please call the *continued on page 191*