

Identity Theft Prevention Student

1.1 Identity Theft



The graphic features a large fingerprint in the background. Overlaid on the fingerprint is a Pennsylvania Driver's License for Jane Doe, with fields for name, address, and signature. A red ECG line is drawn across the license. To the right, a blue Social Security card is partially visible. The text 'Identity Theft Prevention Program' is at the top, and 'FY22 Core Training' is on the left. A 'Click next to continue' button is at the bottom right.

Identity Theft Prevention Program

FY22 Core Training

Click next to continue

1.2 Course Information

Course Information

Course Title:	Identity Theft Prevention Program
Regulations/Standards:	Federal Trade Commission (FTC) Identity Theft Training Requirements
Approximate Time to Complete:	15 minutes
Intended Audience:	All LVHN employed staff
Technical Specifications:	Internet Explorer 11 or Microsoft Edge
Date Revised:	August 2021

Contact Information

Please forward any content questions or concerns to the Subject Matter Expert: Compliance Department

Please call the Technology Support Center at 610-402-8303 with any technical issues.



This course does not contain audio.

1.3 Objectives

Objectives

Upon completion of this course, you should be able to:

- Explain the purpose of the LVHN Identity Theft Program
- Define medical identity theft
- List three consequences of identity theft
- List precautions that individuals can take to avoid identity theft
- Identify the appropriate information that should be obtained to verify patient identity and four acceptable forms of identification
- Identify the four categories of red flags for identity theft in healthcare



1.4 Purpose

Purpose



The Identity Theft Prevention Program looks for potential cases of identity theft by assessing patterns, practices and actions - these are the "red flags" of identity theft.

Review the Identity Theft Prevention Program in the Corporate Compliance folder of Policy Tech.

In January 2008, the Federal Trade Commission (FTC) issued a set of regulations requiring certain organizations to develop a written program to identify the warning signs – or red flags – of identity theft.

The purpose of the Identity Theft Prevention Program at Lehigh Valley Health Network is to **detect, prevent, decrease, and respond to identity theft.**

LVHN's Identity Theft Prevention Program follows the guidelines issued by the FTC and the Fair and Accurate Credit Transactions (FACT) act.

1.5 What is Identity Theft?

What is Identity Theft?

Identity Theft:

Fraud committed or attempted using the identifying information of another person. Identity theft can cause severe consequences for its victims.

Identity theft can be broken down into sub-categories:

1. Financial Identity Theft
2. Medical Identity Theft



1.6 Medical Identity Theft

Medical Identity Theft

The World Privacy Organization defines medical identity theft as **theft that occurs when someone uses another person's name and other parts of their identity** (such as insurance information or Social Security number) without the victim's knowledge or consent to:

- Receive medical services or goods
- Make false claims for money

In the process, false information is added to the victim's medical record.



1.7 Consequences of Identity Theft

Consequences of Identity Theft

J. Miller

Mr. Miller is the unknowing victim of medical identity theft.

Claims for procedures which were never performed on Mr. Miller were submitted to his insurance company.

How do you think this will impact Mr. Miller?

Click the Next button to learn more about the consequences of medical identity theft.

1.8 Consequences of Identity Theft

Consequences of Identity Theft

J. Miller

Identity theft can impact:

- ☑ Insurance Coverage
- ☑ Medical Care
- ☑ Credit and Finances

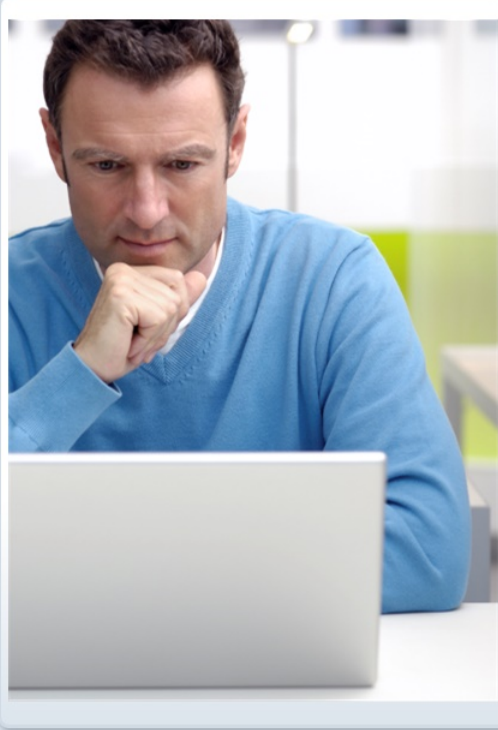
Because false claims have been submitted in Mr. Miller's name, his medical record shows information that is false.

As a result Mr. Miller could:

- Be denied insurance coverage
- Receive unsafe medical care and false diagnoses
- Have credit and financial problems

1.9 Avoiding Identity Theft

Avoiding Identity Theft



Take these precautions to protect yourself:

- Share personal health information only with trusted providers
- Review each Explanation of Benefits you receive to monitor claims submitted in your name
- Request an annual summary of benefits paid from the insurer
- Review your credit history

1.10 Steps LVHN Has Taken

Steps LVHN Has Taken

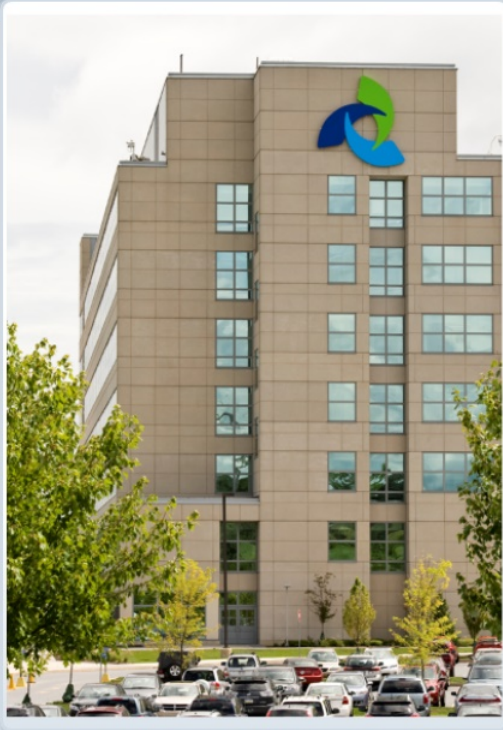


To help prevent identity theft, LVHN has:

- Established a verification process
- Minimized the use of Social Security numbers
- Created safeguards for all identifiable health information
- Implemented procedures for the disposal and destruction of health information

1.11 Why is the Program Important?

Why is the Program Important?



The LVHN Identity Theft Prevention Program is required by the government and incorporates the requirements of the Federal Trade Commission (FTC). The FTC requires a written program to identify warning signs of identity theft.

The LVHN Identity Theft Prevention Program is designed to identify and correct any potential identity risks.

1.12 Red Flags



**A "Red Flag" is a pattern,
practice, or specific activity
that indicates the possibility
of identity theft.**

Red flags fall into one of four categories for healthcare.

1.13 Red Flags

Red Flag



Suspicious Documents

- Patient's identification documents appear to have been altered
- Expired Driver's License or Insurance Card



1.14 Red Flags

Red Flag



Suspicious Identifying Information

- Driver's License picture does not match the patient
- Patient has an insurance number but no Insurance Card and you cannot find active coverage
- Information differs from that previously provided
- Invalid telephone number or address



1.15 Red Flags

Red Flag



Suspicious Activity to an Account

Examples:

- Mail is undeliverable, but patient presents for treatment
- Non-payment for services when there is no history of a late payment
- Frequent address changes
- Multiple alias names



1.16 Red Flags

Red Flag



Alerts from Others

Others, including law enforcement, patients, the identity theft victim, etc., could alert you to possible identity theft.

Examples:

- Family members call patient by a different name
- Notification by other healthcare organizations or insurance carriers



1.17 Patient Verification

Patient Verification

To help prevent identity theft, LVHN has implemented a verification process for both new and existing patients.

Obtain the appropriate demographic and insurance information from your patient.

This includes:

- Full name
- Date of birth
- Address
- Photo ID/Driver's License
- Insurance card

You should also verify electronic insurance eligibility for all carriers.



1.18 Acceptable Forms of Identification

Acceptable Forms of Identification

Acceptable forms of identification include:

- Driver's License
- Birth Certificate
- Passport
- Military ID
- Social Security Card
- School ID
- Work ID
- Permanent Residence Card (Green Card)
- Voter Registration Card

If you have any concerns or questions regarding a patient's identity, ask for a second form of identification to verify the patient's identity.



1.19 If You Suspect Identity Theft

If You Suspect Identity Theft

When you suspect identity theft:

- 1** **Gather information** – DO NOT confront the patient
- 2** **Provide Care** – NEVER turn a patient away!
- 3** **Notify** your supervisor/manager
- 4** **Notify Security** (610-402-8220)
- 5** Complete a **Patient Safety Report**
Click the Event Reporting icon  on your SSO Toolbar



1.20 Ready to Test Your Knowledge?

Summary

You should now be able to:

- Explain the purpose of the LVHN Identity Theft Program
- Define medical identity theft
- List three consequences of identity theft
- List precautions that individuals can take to avoid identity theft
- Identify the appropriate information that should be obtained to verify patient identity and four acceptable forms of identification
- Identify the four categories of red flags for identity theft in healthcare

2. Question Group 1

Q2.1 Which of the following are precautions you can take to avoid identity theft? (Select two)

(Multiple Response, 10 points, 1 attempt permitted)

Which of the following are precautions you can take to avoid identity theft? (Select two)

- Shred and throw away your Explanation of Benefits (EOB) without reviewing it
- Share your personal health information with anyone who asks
- Request an annual summary of benefits paid from the insurer
- Review your credit history

Correct	Choice
	Shred and throw away your Explanation of Benefits (EOB) without reviewing it
	Share your personal health information with anyone who asks
X	Request an annual summary of benefits paid from the insurer
X	Review your credit history

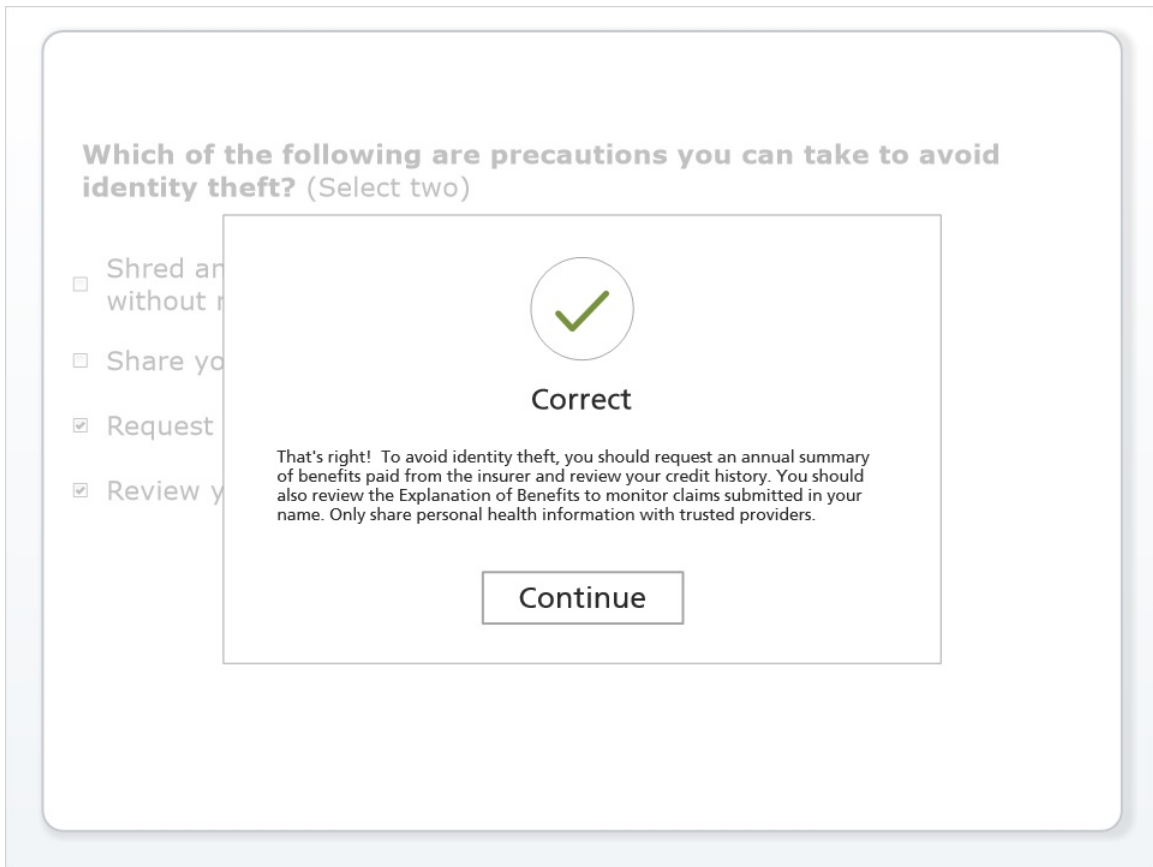
Feedback when correct:

That's right! To avoid identity theft, you should request an annual summary of benefits paid from the insurer and review your credit history. You should also review the Explanation of Benefits to monitor claims submitted in your name. Only share personal health information with trusted providers.

Feedback when incorrect:

I'm sorry, that is incorrect. To avoid identity theft, you should request an annual summary of benefits paid from the insurer and review your credit history. You should also review the Explanation of Benefits to monitor claims submitted in your name. Only share personal health information with trusted providers.

Correct (Slide Layer)



Which of the following are precautions you can take to avoid identity theft? (Select two)

- Shred and without r
- Share yo
- Request
- Review y

Correct


That's right! To avoid identity theft, you should request an annual summary of benefits paid from the insurer and review your credit history. You should also review the Explanation of Benefits to monitor claims submitted in your name. Only share personal health information with trusted providers.

Continue

Incorrect (Slide Layer)

Which of the following are precautions you can take to avoid identity theft? (Select two)

- Shred and dispose of documents without r
- Share yo
- Request
- Review y



Incorrect

I'm sorry, that is incorrect. To avoid identity theft, you should request an annual summary of benefits paid from the insurer and review your credit history. You should also review the Explanation of Benefits to monitor claims submitted in your name. Only share personal health information with trusted providers.

[Continue](#)

Q2.2 A pattern, practice or specific activity that indicates the possibility of identity theft is called:

(Multiple Choice, 10 points, 1 attempt permitted)

A pattern, practice or specific activity that indicates the possibility of identity theft is called:

- HIPAA
- Protected Health Information
- Explanation of Benefits
- Red Flag

Correct	Choice
	HIPAA
	Protected Health Information
	Explanation of Benefits
X	Red Flag

Feedback when correct:

That's right! A pattern, practice or specific activity that indicates the possibility of identity theft is called a red flag.

Feedback when incorrect:

I'm sorry, that is incorrect. A pattern, practice or specific activity that indicates the possibility of identity theft is called a red flag.

Correct (Slide Layer)

A pattern, practice or specific activity that indicates the possibility of identity theft is called:

- HIPAA
- Protected
- Explana
- Red Fla

Correct

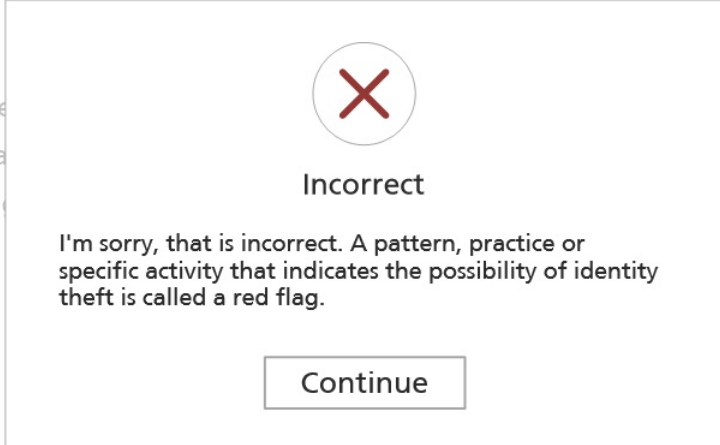
That's right! A pattern, practice or specific activity that indicates the possibility of identity theft is called a red flag.


[Continue](#)

Incorrect (Slide Layer)

A pattern, practice or specific activity that indicates the possibility of identity theft is called:

- HIPAA
- Protected Health Information
- Explanation of Benefits
- Red Flag





Incorrect

I'm sorry, that is incorrect. A pattern, practice or specific activity that indicates the possibility of identity theft is called a red flag.

Continue

Q2.3 Red Flags fall into one of four categories for healthcare. Select the four types of red flags:

(Multiple Response, 10 points, 1 attempt permitted)

Red Flags fall into one of four categories for healthcare. Select the four types of red flags:

- Unusual use or activity to an account
- Suspicious documents
- Alerts from others
- Suspicious identifying information
- Suspicious behavior

Correct	Choice
X	Unusual use or activity to an account
X	Suspicious documents
X	Alerts from others
X	Suspicious identifying information
	Suspicious behavior

Feedback when correct:

That's right! The four red flags for medical identity theft are: unusual use or activity to an account, suspicious documents, alerts from others, and suspicious identifying information.

Feedback when incorrect:

I'm sorry, that is incorrect. The four red flags for medical identity theft are: unusual use or activity to an account, suspicious documents, alerts from others, and suspicious identifying information.

Correct (Slide Layer)

Red Flags fall into one of four categories for healthcare. Select the four types of red flags:

- Unusual
- Suspicious
- Alerts from
- Suspicious
- Suspicious

Correct

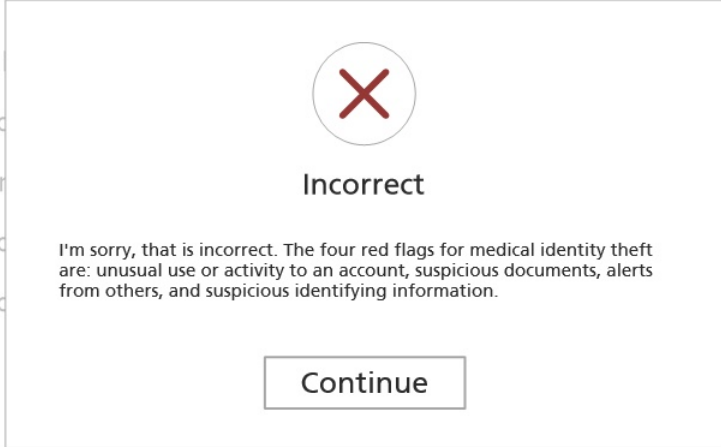
That's right! The four red flags for medical identity theft are: unusual use or activity to an account, suspicious documents, alerts from others, and suspicious identifying information.

Continue

Incorrect (Slide Layer)

Red Flags fall into one of four categories for healthcare. Select the four types of red flags:

- Unusual
- Suspicious
- Alerts fr
- Suspicious
- Suspicious



The dialog box features a red 'X' icon inside a circle at the top center. Below the icon, the word 'Incorrect' is displayed in a bold, black font. Underneath, a message reads: 'I'm sorry, that is incorrect. The four red flags for medical identity theft are: unusual use or activity to an account, suspicious documents, alerts from others, and suspicious identifying information.' At the bottom center of the dialog is a rectangular button with the text 'Continue'.

Q2.4 Which of the following do you do if you suspect identity theft?

(Multiple Choice, 10 points, 1 attempt permitted)

Which of the following do you do if you suspect identity theft?

- Complete a Patient Safety Report
- Confront the patient
- Call 911
- Refuse to provide care

Correct	Choice
X	Complete a Patient Safety Report
	Confront the patient
	Call 911
	Refuse to provide care

Feedback when correct:

That's right! If you suspect identity theft, you should complete a Patient Safety Report. If you suspect identity theft, you should never confront the patient. You should provide care to the patient, even if you suspect identity theft. Never turn a patient away!

Feedback when incorrect:

I'm sorry, that is incorrect. If you suspect identity theft, you should complete a Patient Safety Report. If you suspect identity theft, you should never confront the patient. You should provide care to the patient, even if you suspect identity theft. Never turn a patient away!

Correct (Slide Layer)

Which of the following do you do if you suspect identity theft?

- Complete a Patient Safety Report
- Confront the patient
- Call 911
- Refuse care

Correct


That's right! If you suspect identity theft, you should complete a Patient Safety Report. If you suspect identity theft, you should never confront the patient. You should provide care to the patient, even if you suspect identity theft. Never turn a patient away!

Continue

Incorrect (Slide Layer)

Which of the following do you do if you suspect identity theft?

- Complete a Patient Safety Report
- Confront the patient
- Call 911
- Refuse to provide care



Incorrect

I'm sorry, that is incorrect. If you suspect identity theft, you should complete a Patient Safety Report. If you suspect identity theft, you should never confront the patient. You should provide care to the patient, even if you suspect identity theft. Never turn a patient away!

[Continue](#)

Q2.5 Who issued a set of regulations requiring certain organizations to develop a written program to identify warning signs of identity theft?

(Multiple Choice, 10 points, 1 attempt permitted)

Who issued a set of regulations requiring certain organizations to develop a written program to identify warning signs of identity theft?

- Lehigh Valley Health Network
- Federal Trade Commission (FTC)
- World Privacy Organization
- Office of Inspector General (OIG)

Correct	Choice
	Lehigh Valley Health Network
X	Federal Trade Commission (FTC)
	World Privacy Organization
	Office of Inspector General (OIG)

Feedback when correct:

That's right! The Federal Trade Commission (FTC) requires certain organizations to create a written program to identify the warning signs of identity theft.


Feedback when incorrect:

I'm sorry, that is incorrect. The Federal Trade Commission (FTC) requires certain organizations to create a written program to identify the warning signs of identity theft.

Correct (Slide Layer)

Who issued a set of regulations requiring certain organizations to develop a written program to identify warning signs of identity theft?

- Lehigh
- Federal
- World P
- Office o



Correct


That's right! The Federal Trade Commission (FTC) requires certain organizations to create a written program to identify the warning signs of identity theft.

[Continue](#)

Incorrect (Slide Layer)

Who issued a set of regulations requiring certain organizations to develop a written program to identify warning signs of identity theft?

- Lehigh
- Federal
- World P
- Office o



Incorrect

I'm sorry, that is incorrect. The Federal Trade Commission (FTC) requires certain organizations to create a written program to identify the warning signs of identity theft.

[Continue](#)

Q2.6 Where do you go to complete a Patient Safety Report?

(Multiple Choice, 10 points, 1 attempt permitted)

Where do you go to complete a Patient Safety Report?

- SSO Toolbar icon
- My manager
- LVHNItranet
- Compliance home page

Correct	Choice
X	SSO Toolbar icon
	My manager
	LVHNItranet
	Compliance home page

Feedback when correct:

That's right! The Patient Safety Report can be accessed through the SSO Toolbar icon by clicking on Event Reporting.


Feedback when incorrect:

I'm sorry, that is incorrect. The Patient Safety Report can be accessed through the SSO Toolbar icon by clicking on Event Reporting.

Correct (Slide Layer)

Where do you go to complete a Patient Safety Report?

- SSO Toolbar
- My manager
- LVHNInt
- Compliance

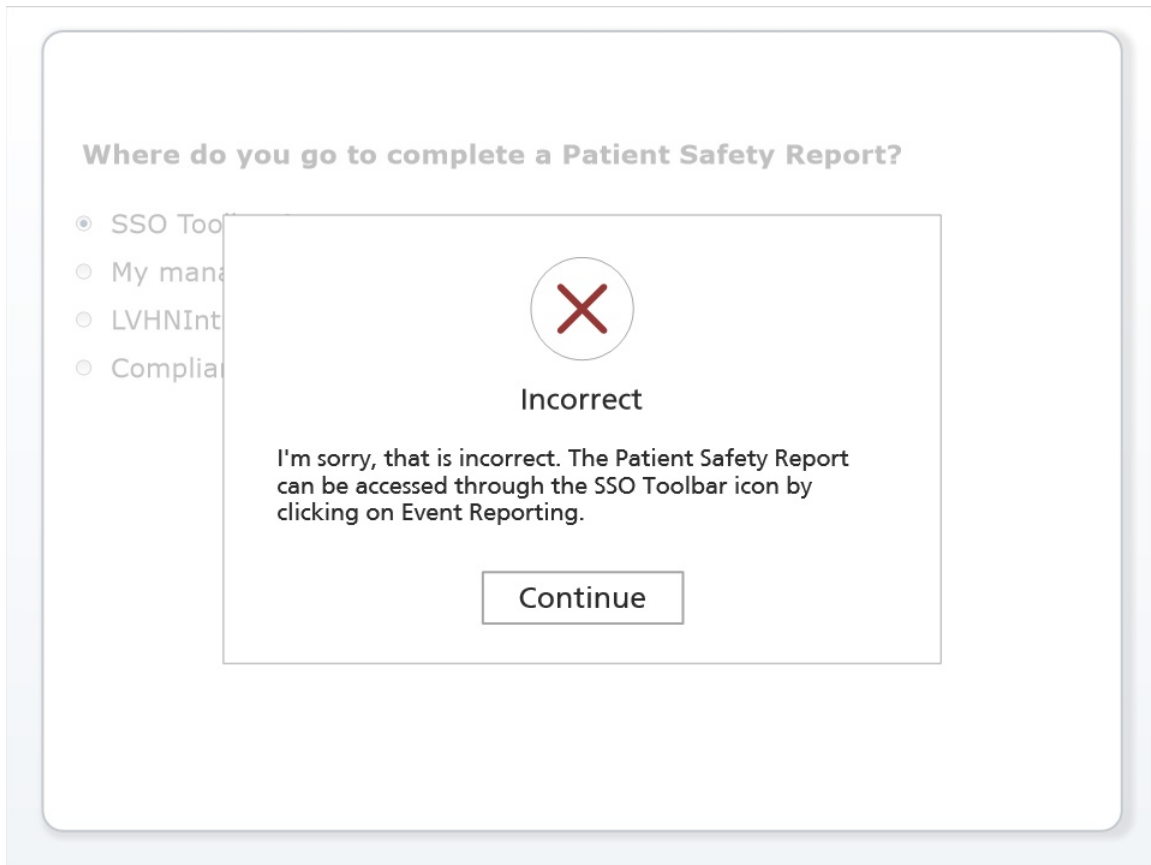


Correct

That's right! The Patient Safety Report can be accessed through the SSO Toolbar icon by clicking on Event Reporting.

[Continue](#)

Incorrect (Slide Layer)



Q2.7 A new patient comes to LVHN for health services. A driver's license is presented as a form of ID. The registration representative notices that the signature on the driver's license does not match the signature on the signed consent form.

What should the registration representative do?

(Multiple Choice, 10 points, 1 attempt permitted)

A new patient comes to LVHN for health services. A driver's license is presented as a form of ID. The registration representative notices that the signature on the driver's license does not match the signature on the signed consent form.

What should the registration representative do?

- Ask for a second form of identification
- Call Security
- Ask the patient to leave
- Confront the patient about the discrepancy

Correct	Choice
X	Ask for a second form of identification
	Call Security
	Ask the patient to leave
	Confront the patient about the discrepancy

Feedback when correct:

That's right! The registration representative should ask the patient for a second form of identification to verify the patient's identity.

Feedback when incorrect:

I'm sorry, that is incorrect. The registration representative should ask the patient for a second form of identification to verify the patient's identity.

Correct (Slide Layer)

A new patient comes to LVHN for health services. A driver's license is presented as a form of ID. The registration representative asks the patient for a driver's license.

What should the registration representative do?

- Ask for a second form of identification to verify the patient's identity.
- Call Security Services
- Ask the patient for a driver's license
- Confront the patient

Correct

That's right! The registration representative should ask the patient for a second form of identification to verify the patient's identity.

Continue

Incorrect (Slide Layer)

A new patient comes to LVHN for health services. A driver's license is presented as a form of ID. The registration representative should ask the patient for a second form of identification to verify the patient's identity.

What should the registration representative do?

- Ask for a second form of identification to verify the patient's identity.
- Call Security.
- Ask the patient to provide a Social Security Number.
- Confront the patient.

Incorrect

I'm sorry, that is incorrect. The registration representative should ask the patient for a second form of identification to verify the patient's identity.

Continue

Q2.8 A patient comes to the billing office because he has received a bill for services he claims he never received. What should the billing representative do? (Select three)

(Multiple Response, 10 points, 1 attempt permitted)

A patient comes to the billing office because he has received a bill for services he claims he never received. What should the billing representative do? (Select three)

- Notify the supervisor/manager
- Contact Security
- Complete a Patient Safety Report
- Tell the patient to contact the FBI

Correct	Choice
X	Notify the supervisor/manager
X	Contact Security
X	Complete a Patient Safety Report
	Tell the patient to contact the FBI

Feedback when correct:

That's right! The billing representative should notify his/her supervisor/manager, contact Security, and complete a Patient Safety Report.

Feedback when incorrect:

I'm sorry, that is incorrect. The billing representative should notify his/her supervisor/manager, contact Security, and complete a Patient Safety Report.

Correct (Slide Layer)

A patient comes to the billing office because he has received a bill for services he claims he never received. What should the billing representative do?

- Notify the patient
- Contact Security
- Complete a Patient Safety Report
- Tell the patient to pay the bill

Correct


That's right! The billing representative should notify his/her supervisor/manager, contact Security, and complete a Patient Safety Report.

[Continue](#)

Incorrect (Slide Layer)

A patient comes to the billing office because he has received a bill for services he claims he never received. What should the billing representative do?

- Notify the patient
- Contact the patient's insurance
- Complete a Patient Safety Report
- Tell the patient to ignore the bill



Incorrect

I'm sorry, that is incorrect. The billing representative should notify his/her supervisor/manager, contact Security, and complete a Patient Safety Report.

[Continue](#)

Q2.9 Which of the following should you do when you suspect identity theft?

(Multiple Choice, 10 points, 1 attempt permitted)

Which of the following should you do when you suspect identity theft?

- Send the patient away
- Confront the patient
- Call everyone and tell them about this patient
- Provide care

Correct	Choice
	Send the patient away
	Confront the patient
	Call everyone and tell them about this patient
X	Provide care

Feedback when correct:

That's right! Even when you suspect identity theft, you should provide care to the patient. You should never turn a patient away.

Feedback when incorrect:

I'm sorry, that is incorrect. Even when you suspect identity theft, you should provide care to the patient. You should never turn a patient away.

Correct (Slide Layer)

Which of the following should you do when you suspect identity theft?

- Send the patient home.
- Confront the patient.
- Call the police.
- Provide care to the patient.

Correct


That's right! Even when you suspect identity theft, you should provide care to the patient. You should never turn a patient away.

[Continue](#)

Incorrect (Slide Layer)

Which of the following should you do when you suspect identity theft?

- Send the patient home
- Confront the patient
- Call the police
- Provide care to the patient



Incorrect

I'm sorry, that is incorrect. Even when you suspect identity theft, you should provide care to the patient. You should never turn a patient away.

[Continue](#)

Q2.10 Which of the following are acceptable forms of ID? (Select four)

(Multiple Response, 10 points, 1 attempt permitted)

Which of the following are acceptable forms of ID? (Select four)

- School ID
- Voter Registration Card
- Household utility bill
- Driver's License
- Passport

Correct	Choice
X	School ID
X	Voter Registration Card
	Household utility bill
X	Driver's License
X	Passport

Feedback when correct:

That's right! Acceptable forms of identification include School ID, Voter Registration Card, Driver's License, and Passport.


Feedback when incorrect:

I'm sorry, that is incorrect. Acceptable forms of identification include School ID, Voter Registration Card, Driver's License, and Passport.

Correct (Slide Layer)

Which of the following are acceptable forms of ID? (Select four)

- School ID
- Voter Registration Card
- Household Address
- Driver's License
- Passport


Correct


That's right! Acceptable forms of identification include School ID, Voter Registration Card, Driver's License, and Passport.

[Continue](#)

Incorrect (Slide Layer)

Which of the following are acceptable forms of ID? (Select four)

- School ID
- Voter Registration Card
- Household Address
- Driver's License
- Passport



Incorrect

I'm sorry, that is incorrect. Acceptable forms of identification include School ID, Voter Registration Card, Driver's License, and Passport.

[Continue](#)