

At a glance: Four steps that help guard against identity theft

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The average person can take several basic steps to guard against identity theft both inside and outside the health care world. Here's a sample of what experts advise:

- 1—Protect your Social Security Number: Ask if it is absolutely necessary to give out before you put it on a form at the doctor's office. See if a health care provider might just accept the last four digits instead. These numbers can help fraudsters create fraudulent credit lines or tax returns, among other things.
- 2—Don't ignore insurance statements: Read or at least glance at the "Explanation of Benefits" your insurer sends you to explain recent claims. If someone is making fraudulent health claims using your account, you may spot them there first.
- 3—Limit public Wi-Fi use: Don't enter passwords online if you are using an open or public Wi-Fi network. Avoid looking at sensitive information like bank accounts too. Save that for networks that require a passcode.
- 4—Strengthen passwords: The longer, the better because hackers can use software to crack a password that is less than eight characters in a few seconds. Avoid words or phrases that can be found in the dictionary or easy identifiers like the name of your child. Don't use the same password for multiple accounts.

Sources: Los Angeles Police Department, Cynthia Larose, chair of the



privacy and security practice at the law firm Mintz Levin in Boston

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