

## What Should You Do If You Are A Victim Of Health Insurance Fraud?

Health insurance fraud is a particularly nasty form of fraud and can be extremely lucrative for the perpetrators. There are a number of steps that you can take to minimize the risk of becoming a victim but, even if you take care in choosing your health insurance plan, there is still a chance that you will get caught. So, what do you do if you find that you have become a victim of health insurance fraud?

The first thing that you should do is to contact your State Insurance Commissioner's office to file a health insurance fraud complaint. This will also allow you to alert your State Insurance Commissioner to the problem so that other people can be warned, thus helping to limit the number of people who will fall victim to this particular fraudster.

The second thing you should do is to contact your bank or credit card company so that you can stop any further payments from being made on your plan.

The third thing to do is to contact your local law enforcement agency so that they too can join the hunt for this fraudster, put a stop to any further damage and bring the culprit to justice.

Having taken these three immediate actions you should then sit down and carefully gather together everything you have in relation to your plan which might assist in any investigation. This will include getting hold of the plan itself, any correspondence associated with it, cancelled checks, bank or credit card statements and anything else you think might be relevant.

This should be the end of the matter for now but unfortunately it may be just the start of your problems.

One extremely common and growing crime in our society today is that of identity fraud and, having got hold of your bank or credit card details, your social security number and a great deal of personal information about you in support of your health insurance plan application, the fraudsters may well go on to literally steal your identity.

To check to see if this is the case you should obtain copies of your personal credit report from all three of the major credit reporting agencies as quickly as possible. If these are clear then it is a matter of waiting and watching and should you spot any unauthorized activity being carried out in your name then you will need to take action. Indeed, if you even suspect that you may become the victim of identity theft there are several steps which you can take to help avert disaster, although this is a subject which needs to be covered in its own right and is beyond the scope of this short article.

However hard we try the criminals will always manage to get through to some of us and, if you are unable to stop them in the first place, the next best thing is to know exactly what to do once they have struck.

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### About the Author

MedicalHealthInsuranceToday.com provides information on all aspects of health insurance from [affordable health insurance](#) to [COBRA health insurance](#).