



2011 JULY SMP NEWSLETTER

How Vulnerable is Your Personal Information?

Senior Medicare Patrol always advises retired persons to protect their Medicare number and Social Security number. When we talk with people around Aging Resources of Central Iowa many of them say, “My Social Security number is out there in all kinds of places. What can I do about that?” That is so true and reason for us to be watchful for signs that information has fallen into the wrong hands.

The Open Security Foundation (<http://datalosssdb.org>) is a nonprofit organizations that monitors and reports on “security vulnerabilities” and breaches.” They watch news and public records daily for instances of lost or stolen personal information, they report this on their website. From January through early May 2011, 112 million personal records were potentially affected.

Almost one-third of businesses affected were healthcare providers and other businesses involved with medical records. Of course, you expect problems caused by information stolen by thieves. You would be amazed by the variety of other problems.

- Moving companies losing boxes of personal files in route to a new office.
- Employees losing their company’s laptop computers.
- Health insurance statements sent to the wrong address

Earlier in this article we told you that in less than 5 months over 100 million personal records were potentially compromised by many types of incidents. We can’t avoid these vulnerabilities but we can learn some new habits to be vigilant.

- Look at your mail carefully, even if from an unfamiliar business. Don’t assume it’s “junk” mail.
 - * *It may be news of a problem*
 - * *It may be a clue that someone else is conducting business with your personal information.*
- Remember the usual dates each month you receive statements and bills, so you can detect if your mail doesn’t arrive when it should.
 - * *If you don’t receive your important mail as expected, it may be a clue that someone using your personal information has changed the address on your accounts.*
- Be wary of unexpected phone calls and e-mails from strangers requesting personal information.
 - * *This may be a clue that someone has a piece of your personal information and is trying to obtain more information in order to steal your identity.*

If you have any hint that your personal information is being used by someone else, you should contact your banks, credit card companies and investment agencies. You should also monitor your credit report. You can request your free report online or by phone, www.AnnualCreditReport.com or call 1-877-322-8228. No matter how you request your report, you have the option to request all three reports at once or to order one report at a time. By requesting the reports separately, you can monitor your credit more frequently throughout the year. The Fair Credit Reporting Act guarantees you access to your credit report for free from each of the three nationwide credit reporting companies –Experian, Equifax, and TransUnion—every 12 months.

The Federal Trade Commission has good information about identity theft. You can visit www.ftc.gov or call 1-877-382-4357.

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