



MEET THE OHA STAFF



Victoria Veltri is OHA's general counsel and legislative liaison. She works with legislators to enact laws to protect healthcare consumers, participates in appeals and

advises the staff on legal issues facing consumers. To read Vicki's and other staff's biographies, [Click Here](#).

FEATURED LEGISLATORS

Representative Brian O'Connor and Senator Joe Crisco are the co-chairmen of the Connecticut legislature's Insurance Committee. Each year, OHA introduces consumer protection proposals through the insurance committee and works with the committee to ensure our legislation makes it through to passage and signing by the Governor.



State Representative Brian O'Connor
Postclaims Underwriting.

Rep. O'Connor represents portions of Clinton, Killingworth and Westbrook. Sen. Crisco represents Ansonia, Beacon Falls, Bethany, Derby, Hamden, Naugatuck & Woodbridge. The two were key in shepherding two pieces of OHA's legislation unanimously through the 2007 legislative session: Public Act 07-75, *An Act Concerning Medical Necessity and External Appeals* and Public Act 07-113, *An Act Concerning*

Rep. O'Connor said, "It has been a pleasure working with the Office of the Healthcare Advocate as Co-Chairman of the Insurance and Real Estate Committee. Led by Kevin Lembo and his capable staff, the agency is one of the State's best assets for the people of Connecticut. Their dedication in helping consumers navigate the healthcare system has assisted many and serves as a model for other States to follow. I look forward to continuing our work together."

The next legislative session begins in January 2009. OHA looks forward to partnering with the chairs to pass OHA's newest proposals to strengthen consumer protections in the insurance market.

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WHO WE ARE

The **Office of the Healthcare Advocate (OHA)** was created in 1999 as part of the Managed Care Accountability Act. Since then, we've worked with thousands of policyholders, patients and families to explain their rights and responsibilities in a health plan. We advocate on your behalf when you are denied treatment or reimbursement by a health insurance company. We help consumers make informed decisions when selecting a health plan. And, based on this work, we identify issues, trends and problems that require executive, regulatory or legislative intervention.



State Senator Joe Crisco

MEDICAL IDENTITY THEFT

Imagine applying for a personal health insurance policy and being turned down because of a pre-existing condition you never had. Imagine receiving a call from a medical collection agency for a surgery you never received. Imagine being refused a re-fill on your medication because you have reached your annual benefit and you're only two months into your benefit year.

If any of these situations have happened to you, you may be a victim of **Medical Identity Theft**. According to Web MD, more than 500,000 Americans have been affected by medical identity theft. After obtaining someone else's insurance card or other information, individuals lacking their own healthcare coverage may be motivated to impersonate an individual with good coverage in order to receive the medical care they need. However, the vast majority of these criminals actually utilize stolen health records to defraud government and private healthcare payors.

Criminals may set-up a fake clinic and utilize stolen healthcare identification numbers such as social security numbers or private insurance policy numbers to defraud payors of millions of dollars in as little as six months to one year.

To protect yourself from this type of theft, keep a copy of your medical records, request an annual statement from your health insurer of payments made, and keep up to date on your personal credit record. Do not share your ID with anyone other than your insurance company or your healthcare provider.

ASK US

What is the difference between an Electronic Health Record and a Personal Health Record? - Signed, Perplexed in Portland

Dear Perplexed,

If you have sought medical care in the past ten years you may have an **Electronic Health Record (EHR)**. An **EHR** is an electronic version of your medical record. Many providers are now setting up electronic records to better communicate with insurance companies and other physicians. Your EHR may contain information from your physician and information from laboratory tests, x-rays, and hospital visits. If your healthcare provider uses a computer system to collect payment from your health insurance or other healthcare plan, you probably have an EHR regulated by HIPAA. Although, your healthcare provider is responsible for maintaining this record, you may request a copy or review of your EHR. If you see more than one doctor, you may have more than one EHR.

A **Personal Health Record (PHR)** is medical information that you personally possess. You may keep this PHR in a filing cabinet or you may keep it electronically on a compact disk, DVD, USB stick, or even on one of several internet-based storage sites. Each type has its own advantages and disadvantages. Before entering your personal information on-line with a PHR on-line service, carefully read all privacy statements and know the provider's policies relating to releasing your information to secondary entities.

LINKS

TERM FOR THE SEASON

The **Health Insurance Portability and Accountability Act (HIPAA)** was enacted by the U.S. Congress in 1996. According to the Centers for Medicare and Medicaid Services (CMS) website, Title I of HIPAA protects health insurance coverage for workers and their families when they change or lose their jobs. Title II of HIPAA, known as the Administrative Simplification (AS) provisions, requires the establishment of national standards for electronic health care transactions and national identifiers for providers, health insurance plans, and employers.

The Administrative Simplification provisions also address the security and privacy of health data. The standards are meant to improve the efficiency and effectiveness of the nation's health care system by encouraging the widespread use of electronic data interchange in the US health care system via health information technology or HIT.

<http://www.ct.gov/ag/cwp/view.asp?a=2066&q=292644>

State of Connecticut, Attorney General's Office Web site, *Preventing Identity Theft*

<http://www.hhs.gov/healthit/>

United States Health and Human Services' Website, *Health Information Technology Home*,

<http://www.ehealthconnecticut.org/>

eHealthConnecticut is a not for profit entity incorporated in January 2006 and represents a collaborative approach to meeting the challenges of health information technology adoption and interoperability for the entire State.

<http://www.worldprivacyforum.org/medicalidentitytheft.html>

World Privacy Forum is a not for profit group specializing in identity theft and privacy issues.

Now You'll be Heard

