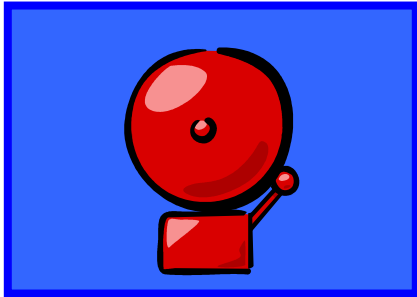


What should you do if you encounter a Red Flag?



In the event that you do detect a Red Flag, you must respond!

DMC staff should respond in a manner aimed to prevent and/or mitigate identity theft.

Responses should always include notifying an immediate supervisor and/or the Identity Theft Program administrator.

The DMC Identity Theft Prevention Program Administrator can be reached at (718) 270 – 4033.

The Identity Theft Prevention Policy is available online at:

<http://www.downstate.edu/policy>



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IDENTITY THEFT PREVENTION

Red Flag Rules



**Our patients' safety and
the integrity of our
organization are at stake
when identity theft
occurs!**

**Understand how you can
help prevent it...**

The Federal Trade Commission's Red Flag Rule



Prevent Fraud Committed by the Misuse of Identifying Information

Identity Theft is one of the fastest growing crimes in the United States. Hundreds of thousands of Americans fall victim to identity theft related crimes each year. Accordingly, SUNY Downstate Medical Center is committed to the prevention of fraud perpetrated by the misuse of identifying information.

In compliance with the Federal Trade Commission's (FTC), Fair and Accurate Credit Transaction Act of 2003 (FACTA) Red Flags Rule (16 CFR 681.2), the State University of New York (SUNY) has developed an Identity Theft Prevention Program. The Program is aimed at demonstrating warning signals to help you prevent identity theft and stop the use of stolen information. DMC has adopted SUNY's Policy, and at the designation of the President, appointed the Office of Compliance & Audit Services responsible for the development and administration of DMC's own Identity Theft Prevention policy.

Covered Accounts

The first step in complying with the Red Flag Rule is to identify the risk areas in DMC's transactions and business dealings. These areas are defined in the regulations as "Covered Accounts," or accounts that permit multiple transactions or pose a reasonably foreseeable risk of being used to promote identity theft.

DMC's Policy and Procedures have designated the following areas of operations as handling these Covered Accounts:

Academic

- Academic Development
- Bursar
- Financial Aid
- Registra
- Student Admissions
- Student Affairs
- Student/Employee Health

Administration

- Information Services/Email Accounts
- Employee/Student Health
- Human Resources
- Payroll
- University Police

Hospital

- Admitting/Registration
- Health Information Management
- Hospital Finance
- Quality/Risk Management
- Regulatory Affairs

Scientific Affairs

- Institutional Research

Don't let Identity Theft occur...












DMC Staff working in the above listed areas should be especially watchful for red flags!

Red Flags

A "red flag" is a behavior, action or activity that indicates possible identity theft. This does not necessarily mean that identity theft has taken place. It is an indicator that identity theft **may be taking place** or **may already have taken place**.

Indicators of identity theft, or "red flags," need to be investigated.

Examples of Red Flags

-  Patient receives an explanation of benefits for services he or she did not receive.
-  Patient receives a bill for another individual.
-  A student with no ID is trying to obtain information or a refund check.
-  Documents provided for identification appear to have been forged or altered.
-  Information provided (e.g., address, date of birth) does not match the information in the DMC information system.
-  A student/employee/faculty member report that their email account has been accessed without authorization.
-  Communication from an insurance fraud investigator or law enforcement agency is received.
-  Patient receives a bill from a provider they've never seen.
-  Patient cannot verify the information on their ID