

## CHECKLIST IF YOU THINK YOU'RE A VICTIM OF IDENTITY THEFT

### Steps to take if you think you're a victim of any type of identity theft

1. Order a copy of your credit report from one or more of the three credit bureaus. Check for credit accounts that you didn't open, debts you didn't know about, inquiries from companies you don't know, or any other incorrect or suspicious information.
2. Dispute any fraudulent charges or accounts.
  - o **Sample dispute letter for existing accounts**
  - o **Sample dispute letter for new accounts**
  - o **Sample Request for Fraudulent Transaction/Account Information**
3. Place a fraud alert on your credit report with all three of the credit reporting agencies, which tells creditors to follow certain procedures before they can open new accounts in your name or make changes to existing accounts (calling and alerting one bureau will place an alert to all three).
4. Close any accounts that you think have been tampered with or opened fraudulently. If you will continue to use an account, make sure that you are using a new account number.
5. Change all of your passwords, especially if you use the same passwords on multiple websites. When creating new passwords, use a different password for each website, and use passwords that are hard to guess. Be sure that your passwords have a combination of letters, numbers, and special symbols.
6. Call the security or fraud departments of each company where an account was fraudulently opened or changed without your permission; follow up in writing with documents that support your claim.
7. Complete a Victim's Complaint and Affidavit form by going to **[ftc.gov/idtheft](https://www.ftc.gov/idtheft)** and using the affidavit provided to support your written statement.
8. Keep a log of all your actions, including all telephone calls, letters, other documents, and deadlines that you encounter. Save copies of all letters and other documents. This information may become extremely important for resolving the issue.

9. Block any fraudulent information from your credit report. { **Sample letter to block info** }
10. If you need to fix specific identity theft problems, like stolen checks or passports, phone fraud, tax fraud, falsified change of address, or other problems, contact the Attorney General's office of your resident state.
11. If you've become a victim of identity theft, file a police report with your local police or sheriff's department.

### **Extra steps to take if you think you're a victim of medical identity theft**

12. Make sure you've taken all steps above for if you think you're a victim of any type of identity theft.
13. Obtain copies of your medical bills from your providers to see if there are any services, visits, or prescriptions that do not belong to you. If you identify any you did not request or obtain, ask for a copy of the records pertaining to that visit or procedure. You have a right, under federal law, to know what's in your medical records. Check to see if there are any errors.
14. Get an "accounting of disclosures" by asking each of your health plans and medical providers for a copy of the account of disclosures for your medical records. This will tell you who has received copies of your records. You can receive one free copy from each medical provider every 12 months.
15. Ask that any errors be corrected. Tell your provider if there is any incorrect information, and explain what is incorrect. If you have documents that support your explanation, send copies. Be sure to keep the original copies of everything for yourself, though. If they won't correct your records, ask that they include in your record a statement of your dispute.
16. The **Federal Trade Commission website** offers additional resources for dealing with medical identity theft.

### **Extra steps to take if you think you're a victim of medical identity theft**

17. Make sure you've taken all steps above for if you think you're a victim of any type of identity theft.

18. Report it to the Internal Revenue Service at 800-908-4490. Consumers will need to complete IRS Form 14039 and return it to the IRS.

### **Should I use a credit monitoring service?**

There are a variety of commercial services that, for a fee, will monitor your credit reports for activity and alert you to changes to your accounts. Prices and services vary widely. Many of the services only monitor one of the three major consumer reporting companies. If you're considering signing up for a service, make sure you understand what you're getting before you buy. Also check out the company with the **Better Business Bureau** and the Consumer Protection Division of the Attorney General's office of the applicable state to see if any complaints are on file.

If you receive a data breach notice, you may be offered free credit monitoring. Details will be in your notice letter.

This information was adapted from the **Federal Trade Commission** by the Office of the Missouri Attorney General.