

Preventing identity theft

Don't let thieves damage your credit or disrupt your life.

By Linda Vincent, RN, PI, CITRMS®

IDENTITY THEFT can disrupt your entire life, including your ability to get a job, file tax returns, obtain a driver's license, and open bank accounts. If you're a nurse, your professional credentials may be compromised.

Identity theft is the unauthorized use of another person's identification (such as name or social security number) for the purpose of committing a crime. The Department of Justice uses the terms "identity theft" and "identity fraud" when referring to crimes in which

someone wrongfully obtains and uses another person's personal data.

Do you put outgoing mail in the mailbox at home with a flag up? Consider this: thieves drive around neighborhoods looking for those mailboxes (it's called red flagging) and steal the mail. They now have all the personal information contained in the mail at their fingertips. And if one of the envelopes contains a check, they can remove all the information except your signature and make out the check to themselves.

Have you thought about what might happen if your identity was stolen? Would you be able to practice nursing? Would you be able to find a new job? Would you be able to file your taxes and get your returns sent to you? And did you know you could go to jail if someone commits a crime using your identity?

To avoid the harm that can occur as a result of identity theft, take preventive steps and know what you can do to ameliorate the damage if it happens.

Preventing identity theft

The latest statistics, according to Bekker, indicate that someone new becomes a victim of identity theft every 2 seconds. Identity thieves need only a few key items to steal an identity. A Social Security number, name, date of birth, and a driver's license number can reveal everything a thief needs. Using the internet, identity thieves take the limited information they find and perform reverse lookups and other searches to gain the additional information they need to steal your identity.

Thieves have several outlets at their disposal for stealing identities, including trash, mail (personal information and checks), wallets and purses, telephone and email scams, death records, and data breaches.

To defend against identity thieves, learn safe



online practices, freeze your credit, stop junk mail, and protect your private information.

Be safe online

Eliminate risky online behavior. Don't respond to emails from people you don't know and verify emails from people you do know, especially when they ask for money or say they've been in an accident. Also, beware of online banking and providing personal information in response to email spam. I encourage banking in person, but many financial institutions claim online banking is safer.

Install security software on your computer to help prevent hackers from accessing your private information. A keystroke detection program is another good safety measure. Hackers use keystroke logging (keylogging) to covertly record the keys most frequently struck on a keyboard to identify passwords, visited sites, credit card numbers, and banking information. Keystroke detection programs will let you know if someone is keylogging your computer.

Also consider installing a virtual private network (VPN) on all your mobile devices to establish a secure connection between you and the internet. Via the VPN, all your online activity is routed through an encrypted virtual tunnel, which disguises your IP (internet protocol) address and makes its location invisible.

Freeze credit

Freezing credit is an easy and effective way to avoid identity theft. Contact the three credit agencies (TransUnion, transunion.com; Equifax, equifax.com; and Experian, experian.com) to request a freeze. You'll need to provide your full name, address, and Social Security number, as well as a copy of a government-issued ID, bank statement, insurance statement, or utility bill. The freeze won't allow any new credit accounts—including loans, bank accounts, and rental agreements—to be opened unless you give the credit bureau permission and use the password you create to unfreeze the account. (See *Check your credit*.)

Stop junk mail

It's easy to ignore junk mail, but many of us forget how much personal information it can contain. You can opt-out of receiving junk mail by following the instructions at OptOutPre-Screen.com or by calling 888-567-8688. Taking this step can eliminate or significantly reduce

Check your credit

Have you checked your credit report lately? Don't contact the three major credit bureaus (Equifax, Experian, and TransUnion) separately. Instead use their central website, toll-free telephone number, or mailing address to order your free annual report:

- annualcreditreport.com
- 877-322-8228
- Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

Make sure your minor children don't have credit reports. If they've received credit card applications or you discover they have a credit report, those are signs that your identity or your children's identity has been stolen or compromised.

junk mail, including pre-approved credit card offers that provide opportunities for identity thieves to open accounts in your name. You also should shred all promotional mail that includes personal identifying information. Tossing this mail in the trash makes it easier for dumpster divers to steal your identity.

Keep private information private

Credit cards, Medicare cards, and social security numbers are among the most sought-after sources of information identity thieves use. Keep documents with personal information, such as healthcare statements, in a safe or safe deposit box, and shred them when they're no longer needed. Never carry your social security card with you or use it as identification, and keep your credit cards and passport in a wallet or purse with a layer of special material that blocks RFID signals that can be used to steal information.

Preventing medical identity theft

To protect yourself against medical identity theft, always check your explanation of benefits documents and request and review your annual benefits paid statement to ensure you received the services being charged. Keep copies of all of your health records so you have them for reference.

Never share your insurance card with anyone. If your card is stolen, report the theft to the insurance company immediately. Don't take advantage of free medical care offers and avoid taking medical surveys, unless they're from a verifiable and reputable source.

Continued on page 43

their current role and may seek another position. However, if they're embedded in the organization, they will look for internal opportunities. (See *Increasing job embeddedness*.)

Using locus of control as a hiring strategy can strengthen organizational job embeddedness. For example, Ng and Feldman found that employees with a strong internal locus of control can better negotiate deals for unique contracts and develop strong social network links, thus improving the fit- and links-organization concepts. Leaving the organization will be more of a sacrifice for these employees than for those who don't make those investments in their careers.

Examples of job embeddedness in healthcare

Stroth explains the advantages of applying job embeddedness strategies in rural areas and provides specific examples.

- A hospital in Arkansas, with a turnover rate of 127% among patient care intake specialists, adopted the job embeddedness model and focused their retention efforts on the fit con-

cept. They reduced the turnover rate to 15%.

- A rural hospital in Illinois focused on the sacrifice-community concept and offered their employees down payment assistance to buy a house. The hospital incorporated stipulations, including that the employee must stay for at least 5 years and that the house should be no more than 10 miles from the hospital.
- Another organization allows employees to take 5 days off per year to attend their children's school activities.
- One organization offers employees onsite oil changes and laundry services.

Supporting nurses

Nobody can predict the long-term consequences of the pandemic on the nursing profession. However, when organizations make efforts to improve job embeddedness now, they're performing an act of care that will support the nursing workforce. (See *Supporting nurses now*.) **AN**

Access references at myamericannurse.com/?p=291022.

Zelda Gibbs is an assistant professor of nursing at Tarleton State University in Fort Worth, Texas

Continued from page 25

Don't throw prescription bottles with your name on them in the trash. Peel off the label and shred it before disposing of the bottle.

Protecting your nursing license

Never share your nursing license card with anyone, and don't carry it with you. In most states, nurses renew their licenses electronically. When you complete and submit your renewal, check that none of your data have been changed without your knowledge. If you detect a change, contact your board of nursing and correct the information. Also consider placing a credit freeze on your accounts because someone who steals a nursing license may use it to open credit accounts.

Know what to do

Identity theft is common. Taking preventive steps can stop thieves from stealing your personal and professional information. Knowing what to do and taking immediate action if your identity is stolen can reduce financial and reputational damage. (See *What to do if your identity is stolen*.) **AN**

What to do if your identity is stolen

To reduce the impact of identity theft, take these steps:

- Contact the Federal Trade Commission (877-ID-Theft, identitytheft.gov).
- Call your local police department and file an official report.
- Put a fraud alert on your credit report with all three credit bureaus, and then freeze your credit.
- Request copies of all three credit reports (one every month about a month apart to allow time for changes to be recorded).
- Cancel all credit cards in your name.
- Contact your bank.
- Contact your board of nursing.

Linda Vincent is the owner of Vincent & Associates, which offers The Identity Advocate educational resource at www.theidentityadvocate.com.

References

Bekker E. What are your odds of getting your identity stolen? IdentityForce. April 15, 2021. identityforce.com/blog/identity-theft-odds-identity-theft-statistics

U.S. Department of Justice. Identity theft. November 16, 2020. justice.gov/criminal-fraud/identity-theft/identity-theft-and-identity-fraud