

**NEW FTC RULES—HOFFMAN***continued from page 6*

tity theft in their day-to-day operations. In this age of credit cards and payment plans, it seems quite clear that most chiropractic practices are covered and it is in every practitioner's best interest to familiarize themselves with these rules and act accordingly. To help, the FTC has published an information and implementation manual titled, "Fighting Fraud with the Red Flags Rule: A How-To Guide for Business."

- Find out if the rule applies to your business or organization.
- Get practical tips on spotting the red flags of identity theft, taking steps

to prevent the crime, and mitigating the damage it inflicts.

- Learn how to put in place your written Identity Theft Prevention Program.

The FTC believes that by identifying red flags in advance you'll be better equipped to spot suspicious patterns when they arise and take steps to prevent a red flag from escalating into a costly episode of identity theft. Take advantage of other resources on this site to educate your employees and colleagues about complying with the Red Flags Rule.

As with everything having to do with the security, integrity and safety of your practice, a little prevention effort is worth so much more than the mass of clean-up

that a security-breach cure will certainly involve.

**Patient Data Security is a Real Practice Concern**

It is easy to minimize or even dismiss your personal responsibilities under these new rules, and it is true that the odds of serious issues arising are small. Still, for those confronted with major security incidents, the problems are expensive, tremendously time consuming and can disrupt your normal practice operations for many months. The risk of data loss has been exponentially increased by new computer technology and the emergence of small computers, lap-tops and even hand-held data storage devices that allow for the storage of great amounts of

information in tiny pieces of equipment, and unprecedented portability of those devices and the data they contain.

In recent months, we have been called upon to assist policy holders who have had masses of patient data compromised when lap-top computers, one in an office and one in the doctor's car, were stolen. Those unfortunate victims have been obliged to mount wide-spread damage control programs that include both written notification to all patients whose information was compromised as well as offering to pay for assistance from a credit protection service to those patients who might have credit or identity issues as a result.

It can even be worse if those patient records are not backed up in a secure copy in another location. Imagine trying to address billing and payment issues, not to mention audit and contested payment and care delivery issues by third-party payers, with no records. This is a nightmare no doctor of chiropractic should ever have to deal with, so always back up your data, a process that will serve to protect you and your practice from everything from computer failures to criminal actions, fire or other natural disasters.

As in almost every dimension of sound practice management, common sense and an awareness of the rules under which you must operate can save you a lot of unnecessary and preventable trouble. Likewise, a reliable malpractice insurance partner can help prevent unwanted issues before they even emerge, as well as stand by you when they occur. And, make no mistake, they do occur.

**Resources**

For materials and technical direction for providers and businesses on HIPAA privacy protections visit <http://www.hhs.gov/ocr/hipaa>

For a copy of "Fighting Fraud with the Red Flags Rule: A How-to-Guide for Providers" visit <http://www.ftc.gov/bcp/edu/microsites/redflagsrule/index.shtml>

**STUART HOFFMAN, D.C.** is president of Chiro Secure, a professional liability insurance company endorsed by the International Chiropractors Association. Dr. Hoffman is an experienced chiropractor and licensed insurance broker who knows the intricate details of daily practice. He can give you the best advice based on his unique knowledge of both the insurance world and the world of chiropractic practice. To contact Dr. Hoffman call 1-800-657-8500 or 1-800-802-4476.

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