



 21st Century Bank

WORKSHEET

Resource Guide for Older Adults

Medical Identity Theft

21STCB.COM

763-767-21ST





Identity Theft Self-Check Activity

Review each response on the list and indicate whether you perform this action always, sometimes, or never. Then, tally your score and see how well you are taking measures to avoid identity theft.

	Always 2 Points	Sometimes 1 Points	Never 0 Points
1. Cover or block the Point of Service (POSv)/ATM keypad when I enter my PIN			
2. Carry only the identification, checks, credit cards, or debit cards I really need			
3. Use direct deposit for paychecks, tax refunds, benefits payments, etc.			
4. Shred documents with personal/financial information before disposing of/recycling them			
5. Use complex passwords with a mix of numbers, symbols, and letters instead of easily guessed words			
6. Review financial statements/bills monthly and identify/correct errors			
7. Review my credit report annually and identify/correct errors			
8. Use secure mailboxes for incoming/outgoing mail			
9. Avoid providing/sharing personal information (e.g., SSN) whenever possible			
10. Review my Medicare Summary Notices (MSN), Explanations of Benefits (EOB) statements, and medical bills for suspicious charges.			
Total Each Column			

Grand Total:



Identity Theft Self-Check Activity

Review each response on the list and indicate whether you perform this action always, sometimes, or never. Then, tally your score and see how well you are taking measures to avoid identity theft.

Your Grand Total:

Scores:

0–6:

You are not taking many actions to minimize your risk of identity theft. Consider what you have learned today, and see what steps you can take to protect your identity.

7–13:

You have developed some good practices to avoid identity theft; however, you have room for improvement. Consider what actions you need to take or apply more regularly to better protect your identity.

14–20:

You are doing a great job at minimizing your risk of identity theft. Continue to apply these actions regularly and determine what additional steps you can take to protect your identity.