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## Offer security measures in mobile healthcare

Balancing wants and needs is financially critical

October 01, 2012

By Joseph Jalkiewicz

HEALTH PLANS across the country are increasing efficiencies and improving interaction with members through Web portals and smartphone apps that let patients and physicians review and manage health histories, prescriptions, and even health savings accounts.

The flip side, however, is that this trend in "mHealth" may leave health plans vulnerable to medical identity (medical ID) theft, one of the fastest-growing crimes in healthcare.

As a result, health plans are being challenged to give consumers and providers the "ease of use" they want while also protecting their healthcare records with airtight security. It's critical that health plans get the balance right; otherwise, they can face serious financial penalties.

"We want to satisfy the expectations of ease of use, but it is always balanced against what can be properly managed and secured when it comes to sensitive information," says Susan S. Kozik, senior vice president and chief information officer (CIO) of Independence Blue Cross, a Pennsylvania-based health insurer.

### BENEFITS OF MHEALTH

#### MHE EXECUTIVE VIEW

- Medical identity theft can lead to financial penalties for insurers.
- Data-management plans can track sensitive information.
- Be sure to keep an inventory of all personal health data.

MHE Executive View box

Like many health plans, IBC offers online tools to make it easier for its members and

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providers to interact with the plan. These include <http://ibxpress.com/>, a Web portal where members can access and manage their healthcare history from desktop and laptop computers. The plan also offers apps that let subscribers view their health history and referrals, manage prescriptions, and even track their health savings account balances with their smartphones. IBC offers its providers the Clinical Care Report, an online tool designed to help doctors provide better-coordinated and more efficient care.

Research indicates that providing such online access to healthcare data pays off for plans and their providers. A recent study on patient loyalty reviewed 394,125 members of Kaiser Permanente's (KP) My Health Manager Web portal. Through this portal, subscribers can access their healthcare summaries, schedule appointments, communicate with their physicians through secure email, and access prescription information. The study, which was funded by KP, concluded that members who used the plan's patient portal were almost three times more likely to stick with the network than those who didn't use the portal.

#### SIDE EFFECTS OF MHEALTH



#### Medical Identity Theft

Along with the benefits they bring, today's mHealth tools pose additional risks for medical identity theft. Plans that fail to take adequate measures to protect their members' electronic personal health information (ePHI) could wind up paying significant financial penalties imposed by federal regulations.

The Ponemon Institute defines medical ID theft as the use of a person's name and personal identity to fraudulently receive medical services, prescription drugs and/or goods, including attempts to commit fraudulent billing. In June, the Institute released its national study on medical identity theft, which focused on 757 patient victims of theft. Among its findings:

- 51% of victims lost trust in their healthcare organization;
- 20% had medical records accessed;
- 44% were covered by private health insurance.

Victims spent an average of \$22,346 each to resolve issues resulting from theft of their personal health information.

Furthermore, Department of Health and Human Services (HHS) statistics indicate that 218 security breaches exposing 500 or more unprotected health records have occurred thus far in the 2011-2012 time period. Under HIPAA/HITECH regulations, healthcare organizations are required to immediately report security breaches that expose unprotected medical records of more than 500 members. The breaches and resulting enforcement actions are then publicly announced.



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