

Information Security Identity Theft and Embezzlements

Tom Limoli

Limoli and Associates

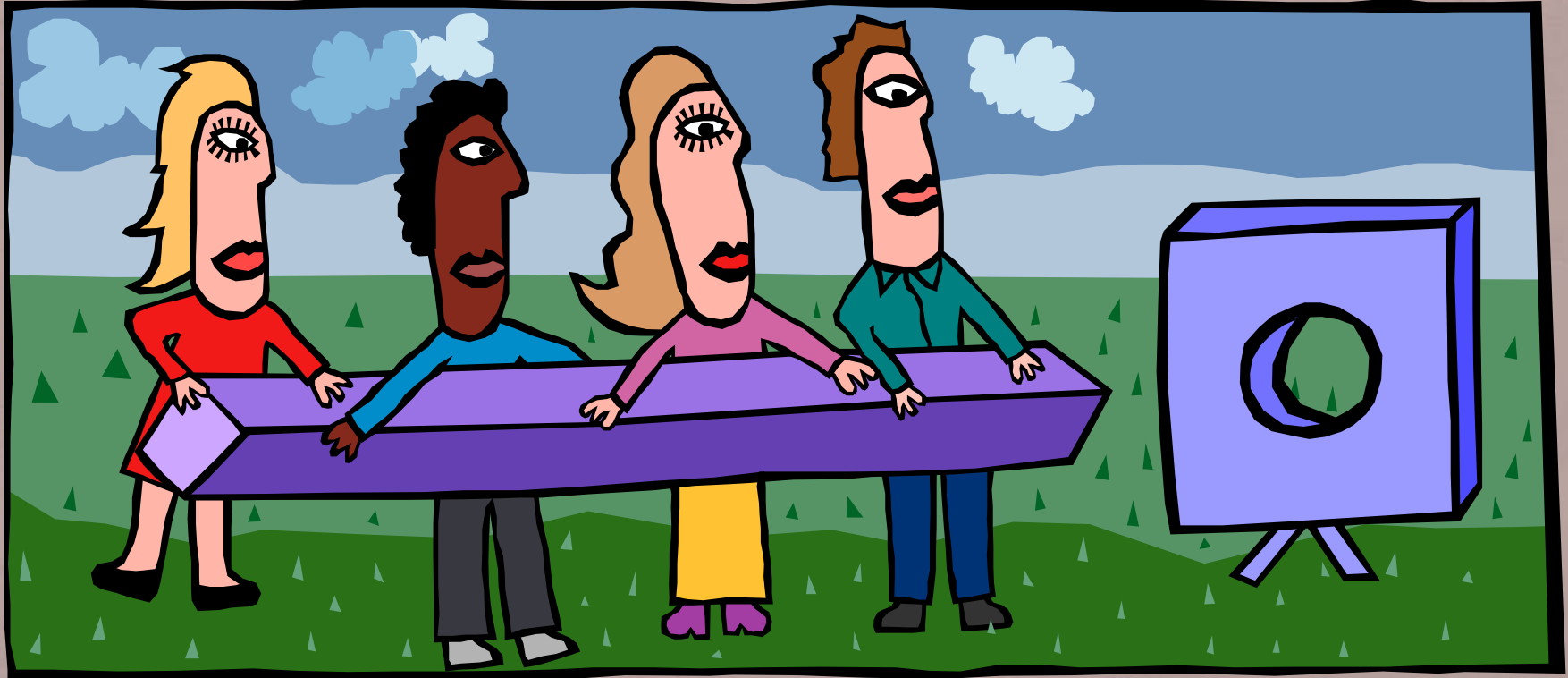
Atlanta Dental Consultants

www.LIMOLI.com

MASTER  BUSINESS OF DENTISTRY



Why are you here today?





Any plan is simply a device which those individuals in the work force are using to help offset the cost of dental care



Dental / health plans are not intended to pay for the wants and needs of the patients



Dollars Paid In For Dental Benefit Plan

Determine Benefits Paid Out For Treatment



Consider these recommendations to reduce your potential risk of identity theft.

For the patient
The employee
The doctor
The owner



Guard your Social Security number vigilantly. It is the key to your credit report and is the criminals' primary target.



Do not print your Social Security or
Tax ID number on your checks.



Review your Social Security Earnings and Benefit Statement once a year when it arrives at the end of January.



Monitor your Individual Credit report.



Make sure your office computer is protected with internet security software that is regularly updated.



Do not download anything from the internet that you did not solicit.
Activate and lock the pop-up blocker on your computers.



Shop only on secure websites. The web address should begin with <https://>. It must have the “s” or it is not a secure site.



Never use a debit or check card
when shopping online.



Use a real password.



When possible, choose to have a second level password on financial as well as any other revenue account.



Never leave your laptop or PDA
anywhere you would not leave
your baby...



When retiring an old computer,
personally enjoy the stress
relieving pleasure of destroying
the hard drive.



Invest in several good crosscut shredders.



Never give your personal or credit card information over the phone unless you initiated the call and trust that company.



Be aware of how salespeople and waiters handle your credit card.



Examine the charges on your credit card when the statement arrives.



Minimize the number of credit cards you own to reduce the opportunity ID theft.



Carry extra credit cards or other identity documents only when needed.



Shred the actual card on any unused account.



Put fraud alert tags on all three of
your credit reports.



Use only “high security” checks offered through your bank. Never do mail order checks – ever.



Never mail checks from your home or office. Take them to a real post office or USPS mail box.



Uni-ball 207 gel pen to personally sign each individual check.



Avoid ATM's not connected to a bank or reputable business.



Never have your financial mail delivered to or picked up from your office.



Know the contents and have a copy of all the cards in your wallet or purse. Don't carry your Social Security card.



- Why do you need my SSN?
- How will my SSN be used?
- How do you protect my SSN from being stolen?
- What will happen if I don't give you my SSN?



- Equifax
 - 800-525-6285
 - www.equifax.com
- Experian
 - 800-397-3742
 - www.experian.com
- TransUnion
 - 800-680-7289
 - www.transunion.com



1. Place fraud alerts on your credit reports
 - Initial (90 days)
 - Extended (7 years)
2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently
3. File a report with your local police or the police in the community where the identity theft took place
4. File a complaint with the Federal Trade Commission

Protecting Intellectual Property from Internal as well as External Theft

Know your employees

MASTER  BUSINESS OF DENTISTRY





- 18% opportunity, needed money, desired personal gain
- 14% living beyond means
- 14% immediate dept
- 14% temptation too great
- 13% greed
- 9% drugs, alcohol, gambling, vice, etc.



“If you make it easy for people to steal from you, they will.”



- Put into writing an Internet usage policy, and monitor employees. Legally they must be told.
- Disable an employee's remote access to the computer during vacation so internal scams cannot be perpetuated.
- Disable any personal voice mail also.



- Sanitize internal data. Delete the middle eight digits of any SSNs in the system
- Allow patient data to be viewed but not copied.
- Activity log (edits, deletions, etc.)
- Password protocols are enforced
- Seal over open USB drives
- Separate financial responsibilities

Is it a Question of Ethics or Fraud?

MASTER *THE* BUSINESS OF DENTISTRY



**“Don’t be too hasty in the
judgment of others.
God waits ‘till the end”**

Harvey Penick

MASTER *THE* BUSINESS OF DENTISTRY



**“But since I ain’t God, I want
to nail the S.O.B. before he
picks my benefit plan clean”**

**Tom Limoli, DDS
Atlanta Dental Consultants**

MASTER  BUSINESS OF DENTISTRY



**“To err is human.
To blame the insurance
company is more human”**

Tom M. Limoli, Jr..
Atlanta Dental Consultants
800-344-2633

MASTER *THE* BUSINESS OF DENTISTRY





All by myself I've
traveled weary miles,
unraveled along the
hiway of love.

My poor heart is torn
with anguish and woe.
I just find a thorn
instead of the roses.

Where is simple hiding?
I'm so in need of
guiding along the
hiway of love.

And when my searching
is over, I'll know love
and live in clover along
the hiway of love.