

Health and Wellness: Finding the Facts, Fighting the Fraud Finding Reliable Health Information Online

This is Carol Kando-Pineda. I'm an attorney at the Federal Trade Commission, the nation's consumer protection agency. One focus of my work is outreach to the military community, giving you tips and tools to avoid scams, watch your wallet, and protect yourself in the marketplace.

Welcome to part I of Health and Wellness: Finding the Facts, Fighting the Fraud. In this podcast, I'm going to talk with you about getting health-related information online with some tips for how to find information that's reliable, accurate, and trustworthy. In part II, we'll talk about some of the deceptive claims and scams that you might see out there, and how to avoid them.

So, let's start with some quick tips. So, usually you'll type your search term into your search engine and just hope for the best, right? Well, you're not alone on that. Generally that's not going to guarantee the very best results and that is especially true of health-related information. There are lots of different websites out there that offer all different kinds of information of every stripe and color and the ones that top your search list may not be the ones that are accurate or even legitimate. So, consider starting with these three sources that you can trust: Medlineplus, healthfinder.gov, and healthcare.gov.

Let's talk a little bit more in detail about each one of these. Medlineplus is medlineplus.gov. You can look up a disease or condition on Medlineplus, and you'll get a page that's organized to make it easy to find all the information that's about that particular disease. It's sponsored by the National Library of Medicine. Now, that's part of the National Institutes of Health, NIH. So, the website draws from the information that's in the National Library of Medicine, NIH, all the other government agencies and health-related organizations. It's a really good one-stop shop to find a lot of information. It includes a drug supplement lookup and an illustrated medical encyclopedia, and you can also get links to current news and headlines about health.

Next, go to healthfinder.gov. That's another one-stop shop for finding reliable health information online. It draws on more than 1,600 government and nonprofit organizations to point you to current information. The site is from the Offices of Disease Prevention and Health Promotion in the Department of Health and Human Services. So, it gives you consumer health guides, recent health news by topic, and a directory of health-related organizations.

Next, there's healthcare.gov. Now, this site gives you information from over 4,000 private health plans offered by over 200 insurers across all 50 states and the District of Columbia. Their insurance finder tool will help you find the health insurance that's best suited to your needs, whether it's private insurance or public programs that might qualify. So, this is from the Department of Health and Human Services as well. And it can connect you with quality rankings for healthcare providers as well as preventative services. You can always go to the health library on MilitaryOneSource.com. You can access that from the "tools" tab right on the Military OneSource site. You can find information on a wide range of diseases, conditions, injuries, and treatments. You'll also find interactive tools, medical news, and more. And you can certainly go to TRICARE to get good, reliable health care information.

So, what if you go through these sites and you do some research and you'd like to go a little bit further; you'd like to look for more information and go to different sites. In general, here are some good rules of thumb to follow. You're safe with sites that end in .gov. You're almost always good with university of medical school websites. Those web addresses tend to end with .edu. Websites for not-for-profit groups that focus on research and teaching the public about specific diseases and conditions, like the American Cancer Society. Those websites usually end in .org. But, keep in mind that just because a website ends in .org doesn't guarantee that the site is reputable. Scammers will sometimes set up a bogus site with a .org web address. But if you stick with well-known organizations, you're probably going to be okay.

Now, if you want information on dietary supplements, a good place to visit would be the website for the National Center for Complementary and Alternative Medicine. That's nccam.nih.gov. And also, the FDA Center for Food Safety and Nutrition has a lot of information about supplements. That web address is fda.gov/food.

So, now you know where to find some of the facts about health care information. Let's talk a bit about some of the pitfalls you should be aware of when you're dealing with health-related issues online. One of the biggest things for folks to know is you should only buy prescription drugs from licensed U.S. pharmacies. It's fine to buy your medical necessities online but you should really only be dealing with licensed pharmacies. Now, what looks like a pharmacy that's legitimate could be a scam. Scam artists are very skilled at setting up official-looking sites with seals and logos and they promise money-back guarantees. But all that stuff can be faked. You can't really depend on that. The whole reason you want to go with U.S. pharmacies that are licensed is that you don't want to end up with products that are fake, expired, maybe mislabeled even, wrong dosages. They might even have dangerous ingredients or contaminants in them. And there's always the case that it's not even a pharmacy at all. That it's just a scam operation that will take your money and you won't get anything.

So, now the critical question is, how can you tell if you're dealing with a legitimate U.S. pharmacy? So, you've got to check to see whether they're licensed. To do that, you would check with the state board of pharmacy where the pharmacy is based. So, you can get all that information from the National Association of Boards of Pharmacy That's NABP, and you can get to them at their website, nabp.info, and they can tell you a little bit about every state's board so you can get the contact information and then call them and find out whether that entity is licensed there. They also have a set of criteria that they've come up with. It's called a Verified Internet Pharmacy Practice Site, VIPS. Through that program, they can give you a little bit of information perhaps about the pharmacy that you're looking at to see if they've met the criteria for that program. If not, you may want to consider bringing your business elsewhere.

So, in general, a reputable pharmacy should require a prescription from you, they should have a licensed pharmacist to answer your questions, and they should provide a physical business address and phone number. You want to know that they actually exist someplace and they're not hiding from you. Now, here's one little note about prescriptions. You know there are programs that are often run by states or drug companies to help people who can't afford to pay for their prescriptions. Sometimes there are scammers out there who claim

they can get you prescriptions absolutely free or at very low cost, but you have to pay them a hefty fee upfront. This is a technique that we see in other arenas as well: pay me a very high upfront fee and I will help you do something. Generally these are scams. You're going to pay for information to get applications or just information that's already very easily available and free. It's nothing that you can't do on your own. And they can't promise that they'll get you the help. They might be able to try, but nobody can promise that you're going to get that help. You could still be turned down.

The best thing you can do is contact the Partnership for Prescription Assistance. That's PPA, and their website is pparx.org. They can help you find prescription drug care coverage and a health care provider and see if there's any help out there for you.

Okay, so let's move on to sort of a new twist to kind of an old issue. It's called medical identity theft. It's similar to what you think of, just slightly different from traditional identity theft. Medical identity theft happens when somebody steals your personal information and they use it to commit health care fraud. So that means they may use your identity to get treatment for themselves, or they may bilk insurers with false claims just to get money. You can imagine the range of damage that can happen. You can be stuck repairing damage to your credit and to your reputation. It can be difficult for you to get medical treatment once this happens. They may even cause your medical records to get mixed up with the medical records of the person who stole your identity, which can affect treatment decisions. It's just a big nightmare kind of all the way around. So we like folks to be aware of it. You can catch it early enough if you're vigilant and you watch your records. So, first things first, read every explanation of benefits statement that you get from your health insurer. And you follow up on any items that you don't recognize. It's the same as with your credit report. You just want to read that explanation of benefits and make sure you were actually provided the services that are listed, that they sound familiar, that everything on there sort of checks out.

So, once a year you can ask the health insurers that you were involved with for a list of benefits that they paid in your name, they can give you that. And just as you're checking that, make it a regular practice to check your credit reports. You're entitled to a free report from each of the three nationwide companies every 12 months. And you can order the free report from annualcreditreport.com. If you want a little more information about that go to ftc.gov/idtheft and you can learn more about the annual credit reports.

So, if you do think you've been a victim of medical identity theft, go to your health care provider or your hospital and get a copy of your medical records. You have a right to get a copy of those files, but you still need to pay for them. And you have the right to have any inaccuracies or incomplete information taken out of the file. You do have some rights in this area. You might want to check out the Department of Health and Human Services. They've got a website that will talk a little bit about your rights under federal law. If a health care provider refuses to help you out with this you can file a complaint with Health and Human Services Office of Civil Rights, so that's good to keep in mind. It's probably not going to get that far but it's good to know that you have that right. And your state usually provides rights, too. One good place to check that out, a good place to start with is the Georgetown University Center on Medical Rights and Privacy. They've got a lot of information on the various states and it would be a good place to get going if you wanted to see what the rights were in your state. And very often

hospitals and healthcare centers will have an ombudsman or patient advocate to help you with that as well.

So, if you want more information about some of these health issues and ways to get legitimate, accurate health information go to ftc.gov/health. And if you think you've been ripped off, file a complaint with the FTC at ftc.gov/complaint.

And as always, you can go to Military OneSource for help. This free 24-hour service is available to all active duty, Guard, and Reserve members (regardless of activation status) and their families. Consultants provide information and make referrals on a wide range of issues. Call 1-800-342-9647 or go to www.MilitaryOneSource.com to learn more.