

Your Social Security number: When should it be given out?

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David Bertola- Buffalo Business First Reporter

Editor's note: Reporter David Bertola recently turned a personal episode into a Business First blog entry dealing with some everyday difficulties associated with keeping personal information secure. This is his story.

Bad guys. Criminals. Crooks.

No matter what you call them, they don't identify themselves with such titles while stealing something valuable to them and their victims.

So when it comes to protecting against identity theft, experts say not to offer some kinds of personal information. This may include a mother's maiden name or Social Security number.

On this last note, I never divulge mine unless there's an absolute need. Last week, I was asked for it when my 8-year-old son split his head open at Boys and Girls Club of Orchard Park. He was treated by experts from Orchard Park Fire Co., whose EMTs kept him stable until I arrived. These guys did great work, and I think I thanked them a hundred times.

To wrap things up, an EMT I only got to know as "Tim" asked for my Social Security number, which I did not provide.

I was in a room with about eight EMTs, some club staff and people I did not know. Tim said that without my number, he couldn't shut his computer down.

This explanation wasn't good enough. My info was to be entered on a laptop, which could get stolen. And were they connecting to the Internet via the Boys and Girls Club's Wi-Fi? If so, how secure was that?

So I blogged about my experience

(http://www.bizjournals.com/buffalo/blog/small_business/2011/08/would-you-give-your-ssn-to-an-emt.html.)

I wanted to know why the information was needed by EMTs.

Perhaps I sounded snarky when doing so, as the blog post made it abundantly clear that the first responders know how to respond to more than just emergencies. In a flood of angry emails and website comments, furious EMTs called me names and challenged me to work a day in their shoes. I was provided explanations as to why they needed it.

Turns out, once the number is entered in the EMT's software system, the companies they work for use it to track patient records and bill for services.

The comments wanted to know how I could trust someone to care for my kid, but not with my Social Security number. That was exactly the point I was trying to make.

"I was very surprised to learn that you were asked for your Social Security number in that situation," said **Michael McCartney**, who runs DIGITS LLC, a computer forensics and data recovery company.

"I would want to know where the data goes and how secure it was," he said.

SSNs: Help criminals to get started

He said Social Security numbers are launch points for criminal activity. Bad guys use it, plus birthdates, mother's maiden names and home addresses to get started.

"With one or any of those, the rest is easy to get," he said.

"Social Security numbers are one of our most guarded pieces of information to identify a person, and you should not just give it up," said **Steven Halter**, supervisory special agent of the FBI's white-collar crime squad in Buffalo.

In 2006, Independent Health discontinued using Social Security number for member identification as part of enhanced privacy protection.

"Identification number are generic and made up of random numbers and letters that do not contain any personal information," said **Lou DiSerafino**, chief risk officer for Independent Health. "This offers another layer of privacy protection for our members."

People often decline to provide SSNs to EMTs

If asked for your number, Halter said to ask, "Why do you need it, how is it going to be used, and what happens if I don't give it to you?"

Orchard Park Fire District Chief Dan Neaverth Jr. was at the scene last week, applying gauze to my son's head when I arrived. He understood my hesitation in sharing my personal information, as others have not shared it.

“It happens all the time,” he said.

Like those who commented, he said, it works as a patient ID and allows for quick connections between patients’ medical records for billing purposes. He assured me the database was 100 percent HIPAA compliant.

Of my conversation with Tim he said, “We probably could have explained it a little better, but (Tim) was maybe taken aback by your quick response.”