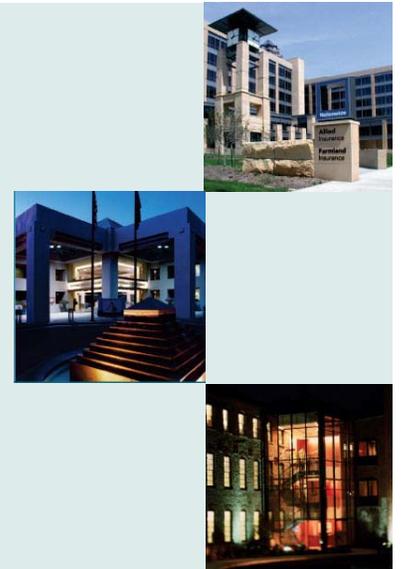


World Headquarters

Medical ID Theft Study Results

March 2012



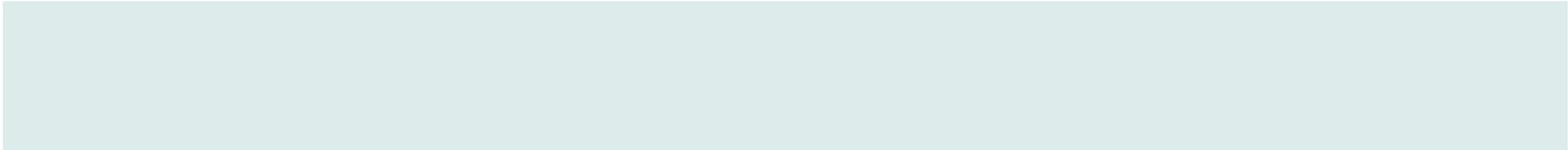
Nationwide[®]
On Your Side

Methodology

The 2012 Nationwide Insurance Medical ID Theft study was conducted by Harris Interactive on behalf of Nationwide Mutual Insurance Company in the United States between January 31, 2012 and February 17, 2012.

A total of 2,001 telephone interviews were completed among the general adult population having some type of health insurance.

The national survey was conducted by telephone and administered using a computer-assisted telephone interviewing (CATI) system. Results were weighted as needed for age, gender, race/ethnicity, education, region, household income and telephone status where necessary to align them with their actual proportions in the population.



Executive Summary

Executive Summary

- **Respondents overall familiarity with Medical ID Theft is low.**
 - Only one in six insured adults (15%) say they are familiar or very familiar with the term “Medical ID Theft.”
 - **Who knows?** Those who have reviewed their medical records are significantly more likely to say they are familiar or very familiar (19%) than those who have not reviewed their medical records (10%).
 - **Who doesn’t ?** Those who have engaged in five or more higher-risk online activities (e.g. online shopping, online banking, emailing a credit card number, paying bills online, etc.) are the most likely to say they are only somewhat or not at all familiar with the term (90%).
- **However, even those who say they are familiar or very familiar with Medical ID Theft aren’t sure about it.**
 - Those who are familiar or very familiar with the term are no more likely to correctly define the term “Medical ID” than those who say they are not at all familiar with Medical ID Theft (38% and 33%, respectively).
 - In fact, one in ten of both groups (9%) say they are not sure or declined to answer.

Executive Summary

- **Biggest concerns about Medical ID theft by respondents:**
 - While there are many consequences of Medical ID Theft, one in five identified *your health insurance premium could be cancelled (22%)* and *your health insurance premium could be increased (18%)* as the top two consequences.
 - Surprisingly, only one in ten (12%) say none of the following options are consequences of Medical ID Theft.
 - Your health insurance could be cancelled
 - Your health insurance premium could be increased
 - Your credit score lowered
 - Your health could be compromised or at risk
 - You could lose your life
 - You could lose your job

Executive Summary

- **Ripe for fraud: Misconceptions about the likelihood of one's Medical ID being stolen are a concern.**
 - **While over half (56%) of insured adults say the chance of their credit card or credit card number being stolen is likely, only one-third (32%) say the same of their Medical ID.**
 - Low levels of familiarity with the term “Medical ID Theft” contribute to this misconception.
 - Only 28% of those not at all familiar say the chance of their Medical ID being stolen is likely, significantly lower than their counterparts (Somewhat familiar 42%, Familiar/Very familiar 36%).
 - Those who engage in higher-risk online activities express increased likelihood of having their credit card or credit card number being stolen.
 - While only 33% of those who have never done any of these activities say it is somewhat or very likely, over half of those who have engaged in higher-risk activities say the same (5 or more activities 70%; 3-4 activities 63%; 1-2 activities 55%).

Executive Summary

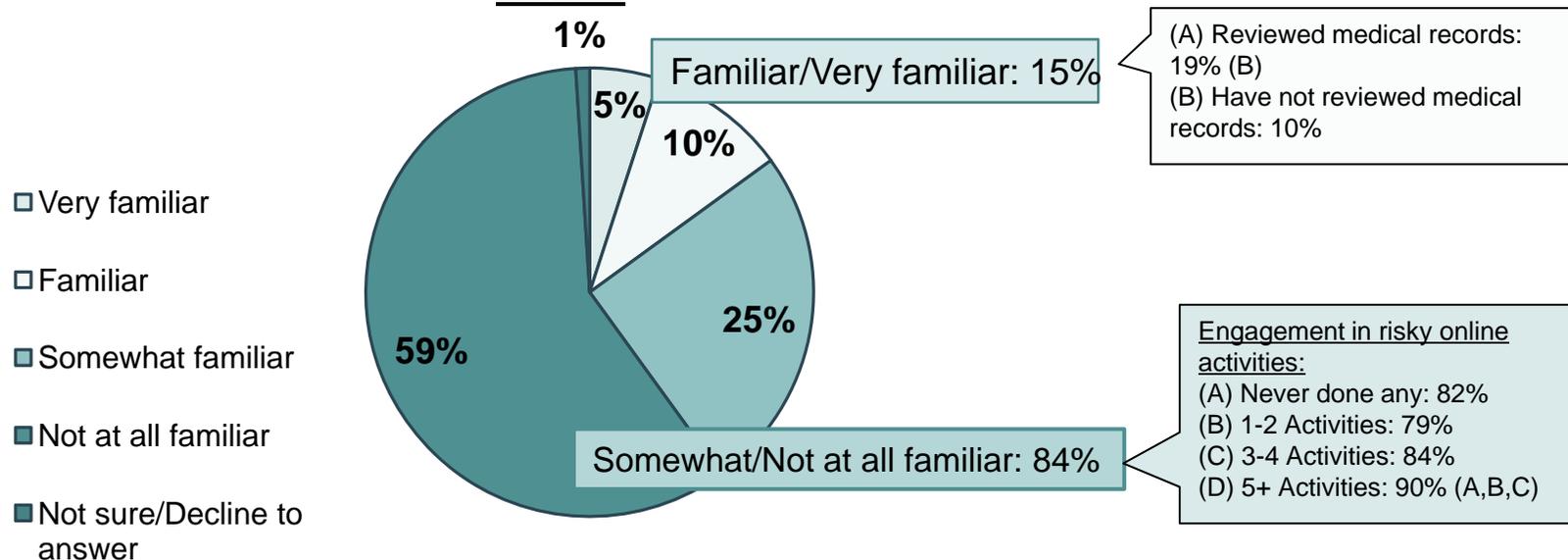
- **While the majority say they know exactly what to do if their Medical ID were stolen (79%), nearly half (48%) are unsure how much it would cost to restore their Medical ID.**
 - Of those who did estimate the cost, guesses ranged anywhere from \$0 (7%) to \$10,000 or more (8%).
- **Additionally, insured adults were widespread in their estimates of how long it would take to correct one's Medical ID once it had been identified as stolen.**
 - One-quarter (23%) say it would take a year or more while one in ten (10%) say it would take less than a week.

Executive Summary

- **While most insured adults have reviewed their credit report, fewer are monitoring their medical records and documents.**
 - Three-quarters (75%) say they have reviewed their credit report.
 - Half have reviewed their medical records (54%), and only one-quarter (24%) have ever checked for fraud within their medical records.
- **However, those with greater perceived familiarity are significantly more likely to have engaged in medical ID monitoring behaviors.**
 - Those who say they are familiar or very familiar with Medical ID Theft are significantly more likely to have
 - *reviewed their annual list of benefits under their medical insurance policy (78%),*
 - *requested a copy of their medical records from their doctor or physician (66%),*
 - *reviewed their medical records (68%), and*
 - *checked for fraud within their medical records (37%)*
 - than those who say they are not at all familiar (66%, 50%, 50% and 19%, respectively)

Approximately one in six insured adults say they are familiar or very familiar with Medical ID theft, and those who engage in 5 or more higher-risk activities online are the least familiar.

How familiar are you with the term “Medical ID Theft”?



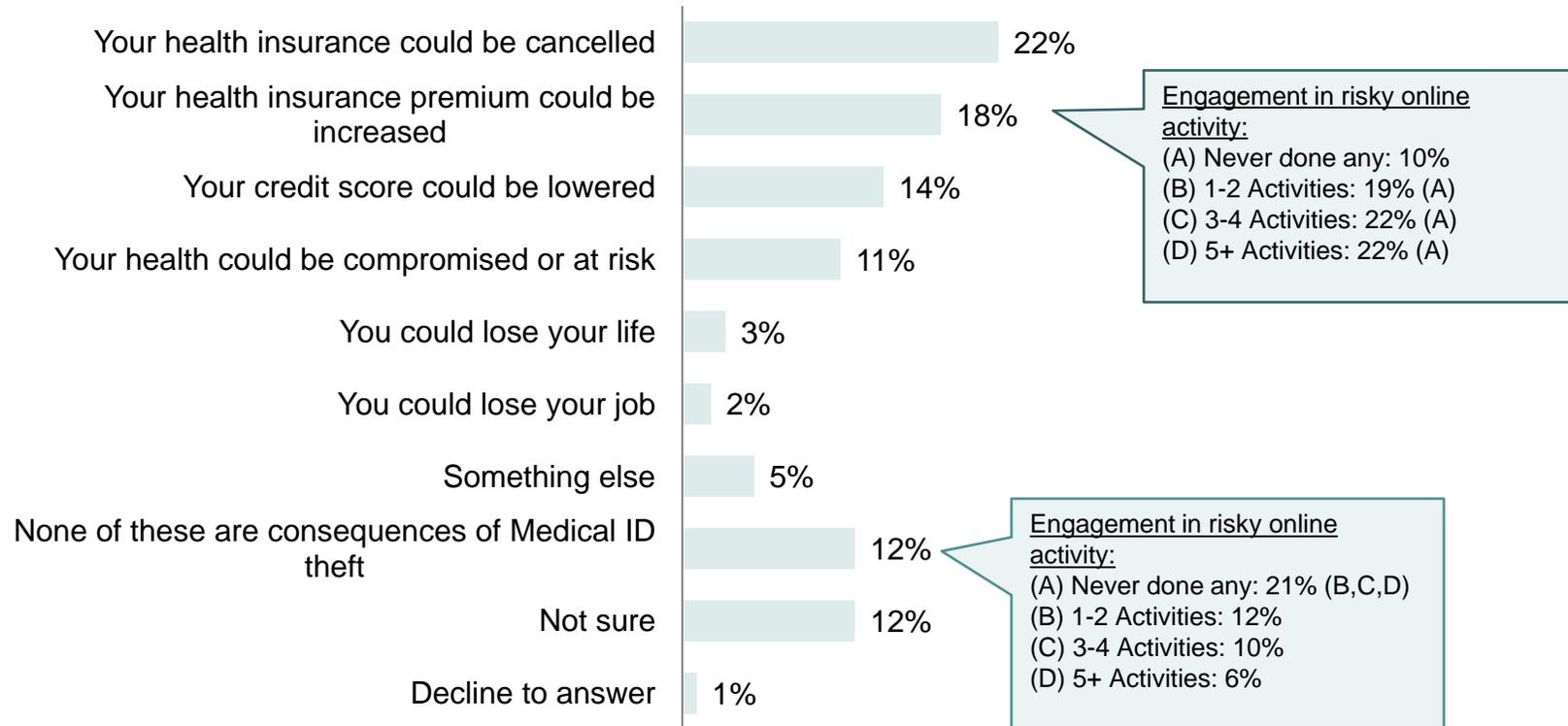
Base: All Qualified Respondents (n=2001)
Q705: How familiar are you with the term “Medical ID Theft”?

Letters indicate a significantly higher value at the 95% confidence level (A/B/C/D/E).

Many believe the most likely consequence would be on health insurance.

More than 1 in 10 didn't think any of the possible outcomes were likely consequences.

Medical ID Theft Consequences



Base: All Qualified Respondents (n=2001)

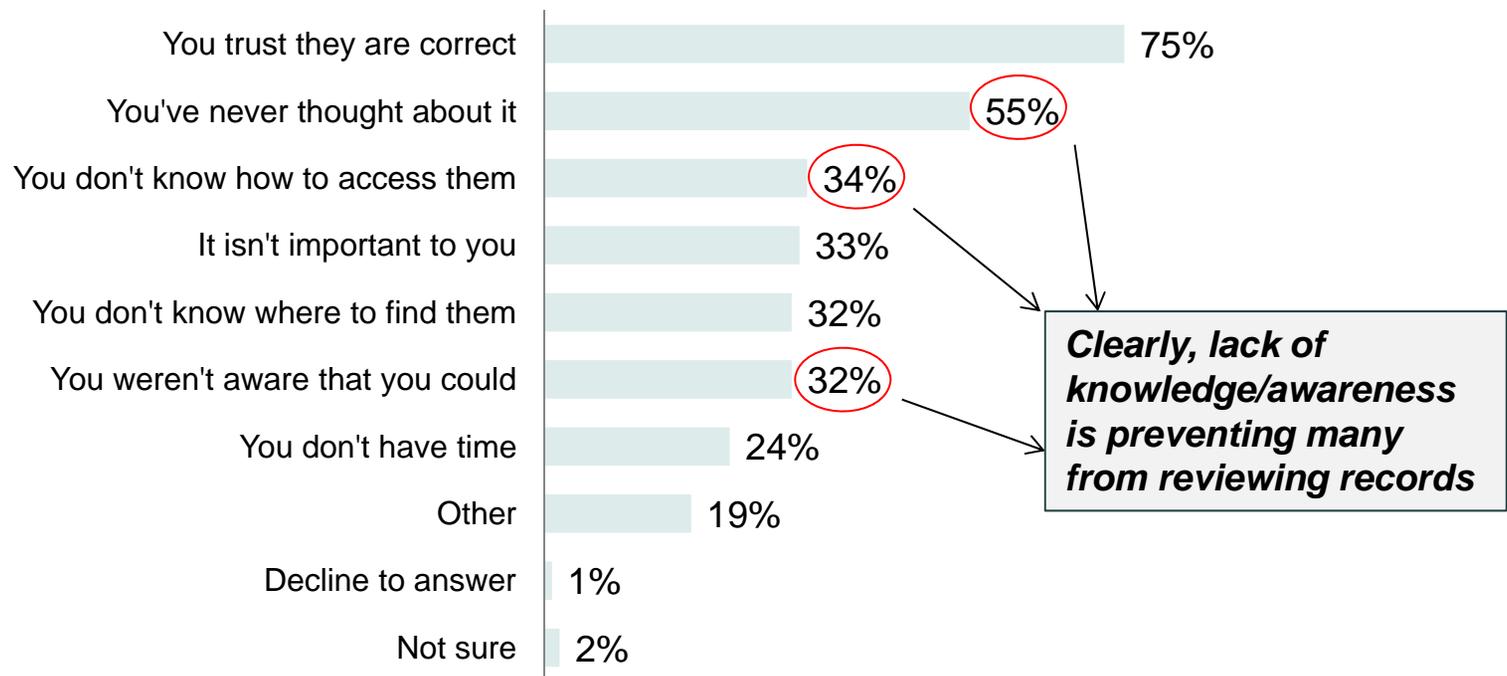
Q730: Which of the following, if any, is the most likely consequence of Medical ID Theft?

Letters indicate a significantly higher value at the 95% confidence level (A/B/C/D/E).

Among those who have not reviewed their medical records, most say they trust that the records are correct.

Three-quarters say they have not done so because they trust they are correct. However, a lack of knowledge and awareness is also having a major impact.

Reasons for Not Reviewing Medical Records



Base: Does Not Review Medical Documents (n=385)

Q815: Which of the following, if any, are reasons why you have not reviewed your medical records or policy?

Report Notes

As you review these results please note:

- Responses may not add up to 100% due to weighting, computer rounding or the acceptance of multiple responses.
- An asterisk (*) represents a value of less than 1% but greater than 0% and a dash (-) represents a value of 0%.
- Throughout the report, letters (A/B/C/D/E) indicate when a sub-group's percentage is significantly higher than one or more other sub-groups
 - Significance testing conducted at the 95% confidence level