

Providing your Social Security Number on Forms

by Noah W - Thursday, September 30, 2010

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Every time I complete a form at a bank or at a doctors office, they want my SSN. Since I'm in that industry I know all too well how SSN information gets abused.

As we slid into a recession a few years ago, unemployment mounted and peoples bank accounts started dwindling. Foreclosures on the rise, bad credit card debts mounting, bad loans running amok.

What some not so good people do when their credit is bad and they need to survive.....

We have heard stories where parents that have bad credit will start using their kids SSN to establish new credit. Really easy to do when Joe Sr. uses Joe Jr.'s SSN to get a new credit card. Lots of immigrants share SSN numbers to get work. Very few have photo ID but pass around that Social Security Card.

One thing I still don't understand is why the SSA (Social Security Administration) doesn't require a photo on the Social Security Card. Yeah, sure most get an SSN as an infant but shouldn't it be required at some point? Hey, how about hooking the SSA up with the DMV's and start using their photos. Oh.. no.. that's way too much bureaucracy.

Everyone needs to be careful. If you are filling out an application you should always ask why they need your SSN. Many doctors forms ask for it but they don't really need it, especially if you have an insurance card.

Insurance companies and even the DMV in some states use to use a Social Security Number as the DL number or the member number. Laws have made them change that.

Bottom line ... Ask Questions. Know who has access to your SSN:

1. Ask about their privacy policies.
2. How long they keep it on file.
3. When do they destroy the document (employer, after you leave, how long?)
4. How long after you stop going to that doctor do they destroy that paperwork?
5. Do they shred documents or throw them out. Yikes!

If you stop working someplace or stop going to a doctor, know your rights. Keep track of every place you provided with your SSN and be sure to opt-out of any sharing.

Need to verify an SSN or make sure some one is not using a deceased SSN?

Social Security Numbers are never reissued.

People have been known to use a deceased persons SSN. Make sure.

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