



The Florida Medical Association is committed to helping physicians practice medicine in an increasingly complicated health care environment.

**IMPORTANT:** The Federal Trade Commission (FTC) voted to delay implementation of the Red Flags Rule until June 1, 2010.

By this date, all medical practices should be compliant with the Federal Trade Commission (FTC) "Red Flags Rule." **In response, the FMA has developed resources to help physician practices make a thorough and effective transition.**

**To ensure your practice is in full compliance, review the FMA's Red Flags Rule Frequently Asked Questions and Checklist.**

[FMA Red Flags Rule FAQs](#)  
[FMA Red Flags Rule Checklist](#)

Those who do not have adequate policies and procedures may face a penalty of up to \$2,500 per "knowing violation."

Please visit these websites for additional resources:

**American Medical Association (AMA) Practice Management Center**  
Offers in-depth guidance in making the transition, including a sample policy.

**26 Illustrated Examples of Red Flags or Warnings of Possible Identity Theft**  
Descriptions of suspicious types of identification or financial activities.

**FPIC Insurance Group, Inc. Red Flags Rule Compliance Measures**  
Includes sample written policies and procedures and a sample letter in the event of a compromised Social Security Number.

**FTC Press Release About the Three Month Delay**

The Federal Trade Commission will delay enforcement of the new "Red Flags Rule" until August 1, 2009, to give creditors and financial institutions more time to develop and implement written identity theft prevention programs. For entities that have a low risk of identity theft, such as businesses that know their customers personally, the Commission will soon release a template to help them comply with the law. Today's announcement does not affect other federal agencies' enforcement of the original November 1, 2008 compliance deadline for institutions subject to their oversight.

If you have further questions regarding the FTC's Red Flags Rule, please contact the FMA Office of the General Counsel by calling (800)762-0233.