



**BlueCross. BlueShield.**  
Illinois • Montana • New Mexico  
Oklahoma • Texas

## SAMPLE LETTER

May 14, 2018

«Individuals\_First\_Name» «Individuals\_Last\_Name»  
«Individuals\_Street\_Address»  
«Individuals\_City», «Individuals\_State» «Individuals\_Zip\_Code»

Re: **NOTICE OF DATA BREACH**  
**PLEASE READ CAREFULLY**

Dear «Individuals\_First\_Name» «Individuals\_Last\_Name»:

We are writing to you on behalf of your self-funded employer group health plan or because of your past or current health insurance coverage with BCBS«Plan\_Membership». This notice is required by law and will provide specific details about a recent incident involving your Protected Health Information (PHI).

### **What occurred:**

On 05/10/2018, we were notified by one of our vendors, Dane Street of an incident that occurred on «Date\_of\_Disclosure». BCBS«Plan\_Membership» contracts with Dane Street to provide peer to peer reviews which are additional reviews that occur when a request for services has been denied by an insurance company.

On 04/09/2018, Dane Street learned from law enforcement that a doctor providing peer reviews for Dane Street was accused of fraudulently impersonating another doctor in order to perform medical peer reviews. The data that may have been seen by this individual during the peer review process includes your name, address, phone number, date of birth, social security number and medical service information.

### **Steps we have taken:**

As of 10/05/2017, this provider was no longer used by Dane Street. In addition, Dane Street has advised us that they have implemented additional credentialing procedures to combat fraud and to help prevent incidents of this nature from occurring in the future.

BCBS«Plan\_Membership» takes the confidentiality of members' data very seriously. We want to make you aware of steps you may take to guard against identity theft or fraud. Please review the enclosed Information about Identity Theft Protection.

### **What we are doing to protect your information:**

To help protect your identity, we are offering a **complimentary** one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

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## Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: {Enrollment end date} (Your code will not work after this date.)
2. VISIT the **ProtectMyID Web Site to enroll: [www.protectmyid.com/alert](http://www.protectmyid.com/alert)**
3. PROVIDE **Your Activation Code: [code]**

If you have questions or need an alternative to enrolling online, please call (877) 297-7780 and provide engagement #: {Engagement Code}.

### Additional details regarding your 12-MONTH ProtectMyID Membership:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
  - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian credit report.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance\*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-297-7780.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to the final page of this letter.

Due to privacy laws, we cannot register you directly.

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\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

We apologize for this inconvenience and want to reassure that we have no reason to believe that anyone has accessed this information or used it fraudulently. We are providing this information to protect you from any potential harm. Information regarding identity theft prevention is included at the end of this letter. If we can be of further assistance, please call the toll-free number listed on the back of your member identification card. A representative can assist you with your questions.

Sincerely,

Privacy Office  
Blue Cross and Blue Shield of Illinois

Enclosures

cc: «ASO\_Privacy\_Officer\_Name\_»  
«Account\_Name»  
«ASO\_Group\_Street\_Address\_»  
«ASO\_Group\_City\_State\_and\_Zip\_»

Reference # «Web\_Request\_ID\_»  
Member ID «Member\_ID»  
Group # «Group\_Number\_»  
«Plan\_Membership»

## ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

### ➤ **PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE**

An **initial 90-day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

**Equifax**  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

### ➤ **PLACE A SECURITY FREEZE ON YOUR CREDIT FILE**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.

### ➤ **ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

### ➤ **MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

### ➤ **USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

### ➤ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

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**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

- **Maryland Office of the Attorney General, Consumer Protection Division**  
200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**For residents of Massachusetts:** You also have the right to obtain a police report.

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office:

- **North Carolina Attorney General's Office, Consumer Protection Division**  
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

We recommend that you regularly review the explanation of benefits statement that you receive from us. If you see any service that you believe you did not receive, please contact us at the number on the statement. If you do not receive regular explanation of benefits statements, contact your provider or plan and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the web site of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) to find more information about your medical privacy.