

Breach Notification Letter

Instructions: This letter was developed for use by WV Executive Branch Departments, in consultation with the State Privacy Office. Please note that it includes information with respect to financial, as well as medical, impacts from information loss and include only those portions that are pertinent. **Medical information is currently in blue; if used, change to same font.**

(Date)

An Important Message for Our Customers:

We are writing to you because of a recent data security incident. On (Date), (Describe incident, including date of the breach and the date of discovery of the breach, if known, and categories of PII or PHI)

What we are doing

We are fully investigating this incident. (Describe what the Department is doing to investigate the breach, to mitigate the harm to individuals, and to protect against further breaches.)

Every effort possible is being made to recover the missing (insert type of media, if appropriate).

What you should do

We suggest you call one of the three numbers below to request that a fraud alert be placed on your credit file. A fraud alert lets creditors know to contact you before opening new accounts.

Equifax	1-800-525-6285	www.equifax.com
Experian	1-888-397-3742	www.experian.com
TransUnion	1-800-680-7289	www.transunion.com

A fraud alert can be placed with any of these agencies at no cost to you and will automatically place fraud alerts with the other two agencies. You will then receive letters from all of them, with instructions on how to get a free copy of your credit report from each.

When you receive your credit reports look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. Also look for personal information, such as your home address and Social Security number, which is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Even if you do not find any signs of fraud on your reports, you may want to check your credit report periodically out of an abundance of caution. Just call one of the numbers above to order your reports and keep the fraud alert in place.

If you have placed a fraud alert, but still believe you are at risk, you should be aware that you may also place a security freeze on your credit file. A security freeze means that your file cannot be

shared with potential creditors, to open new credit cards or other lines of credit, without your express authorization. For information on Security Freezes, please refer to the attached information sheet.

(Include information regarding steps to take to address the harm re lost health information. An example: We feel that you need to know that the information lost could be useful to bill for medical services you did not receive. You may wish to check with our Member Services staff at 1-888-XXX-XXXX to make sure that the services billed since ____ are ones that you received. Please report any services that you did not receive to this staff and we will investigate.)

If there is anything we can do to assist you, please call (Include contact name and number. For PHI, the number must be toll-free or provide an e-mail address, Web site or postal address). We sincerely regret this incident and will keep you fully advised.

Sincerely,

Department/Agency/Organization Name

SECURITY FREEZE GENERAL INFORMATION

Any consumer in West Virginia may place a security freeze on his or her credit report by requesting one in writing from the credit reporting agency. The service is free if you are a victim of an actual identity theft crime. To prove you are a victim, you must send a valid copy of a police report or an investigative report or written FTC complaint. If the Security Freeze is not free, a charge of \$5 or more will be applied for each placing, removing or temporary lifting of the freeze. A security freeze generally prohibits the credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. The three credit bureaus have slightly different requirements, so please carefully review the process for each.

Be prepared to provide the following information:

- If you are a victim of identity theft, you must include a copy of either the police report or case number documenting the identity theft.
- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.,) address, Social Security number, and date of birth.
- If you have moved in the past 5 years, supply the addresses where you have lived over the prior 5 years.
- Provide proof of current address such as a current utility bill or phone bill.
- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
1 888 397 3742
www.experian.com/freeze

TransUnion LLC

P.O. Box 2000
Chester, PA 19022-2000
1 888-909-8872
<http://freeze.transunion.com>

General Medical Identity Theft Information

Medical Identity Theft is a crime. Your medical identity begins with your medical record and continues through records of billing to your health care plan. Both records can have errors if medical identity theft has happened. The thief gets medical care that is billed to your health plan as care you received. The care is recorded in a medical record that has your name on it. The bill for the health care has your name and plan information but it has the treatment and diagnosis information of the thief. You can watch for bills to your health plan for services you did not get. You may get bills from health care providers for services that you did not get.

Contact your health plan customer service center. Ask for a list of benefits paid in your name and an “accounting of disclosures”, from the date of the incident. Make sure that only services you received are in your history. You can request correction of your records if you find that there are services that you did not get on your records.

Read your insurance statements, even the ones that say, “This is not a bill”. Make sure that they only list services that you received. Contact your health plan customer service center about services you did not receive. Ask that your billing record be corrected.

Contact your health care provider if you get bills for services you did not get. Ask about how to correct your medical record.