



Return Mail Processing Center
PO Box 6336
Portland, OR 97228-6336

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<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name 1>>:

On March 23, 2018, the Blue Shield of California (Blue Shield) Privacy Office received confirmation that your Protected Health Information had been shared with an insurance broker who was not authorized to receive it. The disclosure occurred in November 2017, during the 2018 Medicare Annual Enrollment Period, when a Blue Shield employee emailed a document containing your PHI to an insurance broker in violation of Blue Shield policies. We sincerely apologize for this incident and regret any inconvenience it may cause you.

The Protected Health Information (PHI) disclosed included only the following: your name, home address, mailing address, Blue Shield subscriber identification number, telephone number, and the name of the Blue Shield Medicare Advantage plan you were enrolled in at the time.

Blue Shield began its investigation into this matter in mid-January 2018. We believe that the broker who received your PHI may have used it to contact you for purposes of selling you a Medicare Advantage Plan offered by another health insurance company.

Blue Shield has reported this matter to the Centers for Medicare and Medicaid Services (CMS), which oversees the Medicare program. We have taken disciplinary action against the employees who were responsible for sending your PHI to the insurance broker. Our Medicare sales staff is being re-trained on the appropriate use and disclosure of member PHI.

Blue Shield takes this incident seriously and is committed to maintaining your privacy. As a result of this incident, you are eligible for identity repair and credit monitoring services through AllClear ID at no cost to you. This free service works as an extra layer of security for you. You can receive:

- **AllClear Identity Repair:** If you are a victim of identity theft, call **855-904-5733** and an AllClear representative will help repair the damage. You can use this service as and when you need it – no enrollment is required.
- **AllClear Credit Monitoring:** You can enroll in this service at any time at no cost. This service offers layers of protection that include credit monitoring, identity theft insurance, and ChildScan services for minors.

Our promises to you

When you enroll in AllClear Credit Monitoring you will be covered for one year, and you may continue your coverage for as long as you wish. AllClear ID will never charge you for identity repair or credit monitoring services.

Information you give AllClear ID during their signup process is only used to create your AllClear ID account and provide services to you.

We will never ask for the information you provided to AllClear ID when you signed up for their services.

Blue Shield does not use credit information to determine healthcare plan eligibility or rates.

If you notice any irregularities in your explanation of benefit (EOB) letters or medical records we ask that you call AllClear ID at 1-855-260-2766 Monday - Saturday, 9 a.m. - 9 p.m. Eastern Time. To learn more about how to protect your identity, you may contact the Federal Trade Commission (FTC). The FTC provides information about proactive steps that can be taken to protect against identity theft. This information can be located at the FTC website (www.ftc.gov), by dialing 1-877-ID-Theft (1-877-438-4338), or by writing to the following address:

Consumer Response Center
Federal Trade Commission
600 Pennsylvania Ave., NW, H-130
Washington, DC 20580

Blue Shield suggests that you routinely review statements from your accounts and from time to time obtain your credit report from one or more of the national credit reporting companies. You may get a free copy of your credit report annually in these ways:

- Online at annualcreditreport.com
- Call toll-free 1-877-322-8228
- Mail an Annual Credit Report Request Form (forms are on the website at annualcreditreport.com) to:

ANNUAL CREDIT REPORT REQUEST SERVICE
PO BOX 105281
ATLANTA, GA, 30348-5281

You may also get a copy of your credit report from one or more of these three national credit reporting companies:

Equifax PO BOX 740241 ATLANTA, GA 30374-0241 1-800-685-1111 equifax.com	Experian, PO BOX 9532 ALLEN, TX 75013 1-888-397-3742 experian.com	TransUnion PO Box 2000 CHESTER, PA 19022 800-916-8800 transunion.com
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To place a credit freeze with one or more of the three national credit reporting companies, please contact the company below:

Equifax Security Freeze https://www.freeze.equifax.com	Experian Security Freeze https://www.experian.com/freeze/center.html	TransUnion LLC https://freeze.transunion.com
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We understand that this incident may have caused you some concern and inconvenience. Should you have questions regarding this matter and/or the protections available to you, please do not hesitate to call (855) 456-5230 9AM-9PM EST Monday through Friday for further clarification. If you have a hearing or speech impairment, please call 813-903-7164 for TTY.

Sincerely,



Hope H. Scott, Esq.
Chief Privacy Official