



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

December 13, 2018

NOTICE OF DATA BREACH

WHAT HAPPENED?

We value and respect the privacy of information which is why Contra Costa Health Plan (CCHP) is writing to notify you regarding a potential unauthorized access to health plan records by a CCHP contractor (Contractor). The Contractor worked under a series of contracts with CCHP beginning on December 1, 2014 to perform services related to utilization management. During the Contractor's time with CCHP, the Contractor had access to certain portions of your information. On May 22, 2018, CCHP was made aware that the Contractor had falsified her identity to obtain a contract to provide services to CCHP. Immediately upon CCHP's knowledge of the false identity and related Department of Health Care Services investigation, CCHP terminated the contract with the Contractor, along with her access to CCHP's internal records. CCHP conducted a thorough forensic audit trail, and at the time of this notice there is no current evidence of any improper access, use, or disclosure of your information by the Contractor. Although we have no evidence of actual misuse of any of your information, we are notifying you due to the nature of the current investigation.

WHAT INFORMATION WAS INVOLVED?

In the course of the Contractor's utilization management duties, it was required that she access certain confidential CCHP member information. CCHP determined that the Contractor accessed your electronic health record during her engagement with CCHP. The information the Contractor may have viewed included your name, address, phone number, date of birth, Social Security number, and medical and prescription drug information. Although the Contractor accessed your electronic health record, there is no current evidence that the Contractor further accessed, used, or disclosed your information inappropriately.

WHAT WE ARE DOING.

In response to this incident, we have been in contact with California's Department of Health Care Services, who has requested us to provide this notice out of an abundance of caution. Because we are committed to protecting your information we have made arrangements to provide individuals with complimentary credit monitoring and identity theft services. You will automatically be provided with identity restoration services and may also opt to enroll in daily credit bureau monitoring. These services will be available to you for one year, at no cost to you. Attached to this notice for your convenience is more information and instructions on how to enroll.

WHAT YOU CAN DO.

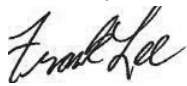
You should carefully review all information you receive from a health care provider. You should take immediate action if you receive a bill for another individual, a bill for a product or service that you never received, a bill from a health care provider that you never saw, or an Explanation of Benefits or other notice for health services that you never received. If you believe you are the victim of identity theft, you should contact law enforcement immediately.

We also recommend that you consider taking advantage of the credit monitoring and identity theft services described above. Please review the attachment to this letter (Steps You Can Take to Further Protect Your Information), which provides further information on ways you can protect your information.

FOR MORE INFORMATION.

Protecting your privacy and personal information is important to us, and the County sincerely regrets any inconvenience that this incident may have caused you. Should you have any questions or concerns, please contact our toll-free call center at 1-877-432-3866, Monday through Friday between the hours of 6AM – 6PM PST.

Sincerely,

A handwritten signature in black ink that reads "Frank Lee". The signature is written in a cursive style with a large initial "F" and "L".

Frank Lee, J.D.
Director of Compliance and Government Relations
Contra Costa Health Plan

Steps You Can Take to Further Protect Your Information

Complimentary Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (*myTrueIdentity*) for one year provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go to the *myTrueIdentity* website at www.mytrueidentity.com and in the space referenced as “Enter Activation Code”, enter the following 12-letter Activation Code <<Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, three-bureau credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code <<Engagement Number>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion®, Experian® and Equifax®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more.

The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

Review Your Account Statements & Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant for incidents of fraud, tax fraud, and identity theft by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission. To file a report with the FTC, go to www.identitytheft.gov, call 1-877-ID-THEFT (877-438-4338), or write to the FTC Bureau of Consumer Protection, 600 Pennsylvania Ave., NW, Washington, DC 20580. Reports filed with the FTC will be added to the FTC’s Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies. You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. A copy of *Taking Charge: What to Do if Your Identity is Stolen*, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC’s website at www.ftc.gov/bcp/edu/microsites/idtheft/.

Copy of Credit Report

You may obtain a free copy of your credit report from one of the three (3) major credit reporting agencies once every twelve (12) months by visiting www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com>. Or you can elect to purchase a copy of your credit report by contacting one of the three (3) national credit reporting agencies. Contact information for the three (3) national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below.

Fraud Alert

Whether or not you enroll in credit monitoring, we recommend that you place a “Fraud Alert” on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. Call only one of the following three nationwide credit reporting companies to place your Fraud Alert: TransUnion, Equifax, or Experian. As soon as the credit reporting company confirms your Fraud Alert, they will also forward your alert request to the other two nationwide credit reporting companies so you do not need to contact each of them separately. The contact information for the three nationwide credit reporting companies is:

Equifax
(800) 525-6285
www.equifax.com
P.O. Box 740256
Atlanta, GA 30374

Experian
(888) 397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion
(800) 680-7289
www.transunion.com/fraud
P.O. Box 2000
Chester, PA 19016

Security Freeze

You can request a “Security Freeze” on your credit file by sending a request in writing, by mail, to each of the three nationwide credit reporting companies. When a Security Freeze is added to your credit report, all third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. The Security Freeze may delay, interfere with or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report. This may include, but is not limited to, new loans, credit, mortgages, insurance, rental housing, employment, investments, licenses, cellular phone service, utility service, digital signature service, Internet credit card transactions and extension of credit at point of sale. There may be a fee for placing, temporarily lifting, or removing a Security Freeze with each of the nationwide consumer reporting companies, although that fee is waived if you send the credit reporting company proof of eligibility by mailing a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

To place a Security Freeze on your credit files at all three nationwide credit reporting companies, write to the addresses below and include the following information:

Equifax Security Freeze
1 (800) 685-1111
<https://www.freeze.equifax.com>
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
1 (888) 397-3742
<https://experian.com/freeze>
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
1 (888) 909-8872
www.transunion.com/freeze
P.O. Box 2000
Chester, PA 19016

Your full name (first, middle, last including applicable generation, such as JR., SR., II, III, etc.)

Your Social Security Number

Your date of birth (month, day and year)

Your complete address including proof of current address, such as a current utility bill, bank or insurance statement or telephone bill

If you have moved in the past 2 years, give your previous addresses where you have lived for the past 2 years

A legible photocopy of a government issued identification card (state driver’s license or ID card, military identification, etc.)

Include applicable fee. Call or visit each of the credit reporting company websites listed above for information on fees for Security Freeze services. Forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa), or a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

Within 5 business days of receiving your request for a security freeze, the consumer credit reporting company will provide you with a personal identification number (PIN) or password to use if you choose to remove the freeze on your consumer credit report or to authorize the release of your consumer credit report to a specific party or for a specified period of time after the freeze is in place.

Special note for minors affected by this incident: The same services referred to above may not be available to affected minors. As an alternative, parents/legal guardians can check to see if your child may be a victim of identity theft by using TransUnion's secure online form at www.transunion.com/childidentitytheft to submit your information so TransUnion can check their database for a credit file with your child's Social Security Number. After TransUnion's search is complete, they will respond to you at the email address you provide. If they locate a file in your child's name, they will ask you for additional information in order to proceed with steps to protect your child from any impact associated with this fraudulent activity.