

## How Should You Respond to the Anthem Data Breach

Anthem Inc. revealed on February 4<sup>th</sup> that its data base was hacked between December 10, 2014 and January 27, 2015. While there is no current evidence that medical or credit card information was stolen, the Associated Press reported that hackers gained access to “names, birthdates, email addresses, employment details, Social Security numbers, incomes and street addresses.” It has been estimated that over 78 million customers of Anthem may be affected by the data breach. This number includes those whose files may have been viewed but whose information may not necessarily have been stolen by hackers. Anthem has indicated that letters to affected customers will begin to be mailed in early March.

In an email to stakeholder representatives on February 5, 2015 the CalPERS Office of Stakeholders Relations informed us that “Anthem will individually notify current and former members whose information has been accessed and will provide credit monitoring and identity protection services free of charge so that those who have been affected can have peace of mind going forward.” This notification will occur by mail. Anthem warns policyholders to not respond to emails or phone calls purportedly from Anthem representatives asking for disclosure of sensitive information. The Associated Press on February 14<sup>th</sup> reported that Anthem will provide two years of free credit monitoring and identity theft repair assistance to all current and former customers since 2004.

An Anthem representative answered questions at the February 12, 2015 CalPERS Stakeholder Engagement briefing. He noted that there is an ongoing investigation into the breach involving both Federal and state law enforcement agencies. He also indicated that it was believed that information on customers over the past six years may have been hacked. The full scope of the breach was still under investigation.

We were also informed by CalPERS that “Anthem has also established a website -- [www.anthemfacts.com](http://www.anthemfacts.com) -- where members can access information about the situation as well as a dedicated toll-free number for questions about this incident: (877) 263-7995.” The website provides information on the credit monitoring offer, customer notification, and a set of FAQs on the data breach. CalPERS is also promoting this information through its own social media channels. The Anthem website may be the best source of updates on this developing situation.

We have learned from speaking with Anthem representatives that the data breach affected all of Anthem’s lines of business; however, it has been difficult to obtain precise information about who was affected by the breach. But, we were advised that anyone enrolled in a plan operated or managed by Anthem-Blue Cross could be affected. In addition, people enrolled in Blue Cross or Blue Shield plans that participate in the BlueCard program also could be affected. CSU-ERFA members most likely to be affected by the data breach are those who are or were enrolled in a

PersCARE, PersCHOICE, or PersSELECT basic or Supplement to Medicare PPO plan that was managed by Anthem or Blue Cross and those enrolled in CalPERS HMO plans that were operated by Blue Shield or Blue Cross.

Since it may take a considerable amount of time for Anthem to identify all those whose personal information was accessed by hackers and even longer to determine what information actually was stolen, it would be a good idea to enroll in these services even before you receive a letter from Anthem.

If you were in any plan operated or managed by Anthem or California Blue Cross or Blue Shield (including the CalPERS plans listed), you should not wait for the receipt of a letter from Anthem to enroll in Identity Theft Repair and Credit Monitoring protection being provided by Anthem at no charge for two-years. (Anthem has contracted with AllClear ID to provide this service.) Simply go to <https://anthem.allclearid.com/> and enter your name and a valid email address. AllClearID will send you an email with a telephone number you can use to contact the AllClear ID Identity Theft Repair service if you discover that your identity has been stolen. AllClear ID personnel will work with you to rectify the problems you are encountering.

You are not required to provide any other information for this service. However, the email that you will receive from AllClear ID also will include an enrollment code and instructions for enrolling in the AllClear PRO service, which includes credit monitoring and a \$1,000,000 identity theft insurance policy. While there is no charge for two years for the AllClear PRO service, you will have to provide some personal information to complete the enrollment process.

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(Disclaimer: This document was prepared from the best available information as of March 6, 2015. If you have any concerns, please check the [www.anthemfacts.com](http://www.anthemfacts.com) website or contact Anthem directly.)