

STEPS YOU CAN TAKE TO PROTECT AGAINST IDENTITY THEFT AND FRAUD

Review and Monitor Your Medical Information and Explanation of Benefits

The County encourages you to review your medical record with your medical provider to make sure that the content is correct and accurate. You may also review the Explanation of Benefits' statement(s) that you receive from your health care provider or health plan. If you see any service(s) that you do not believe you received, contact your health care provider or health plan at the telephone number listed on the Explanation of Benefits' statement, or contact your health care provider or health plan and ask them to send you a copy of your statement after each time you visit your health care provider.

Request Credit Reports

The County encourages you to remain vigilant against incidents of identity theft and fraud, to review your financial statements, and to monitor your credit reports for suspicious activity. Under federal law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the below three major credit bureaus directly to request a free copy of your credit report:

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

The credit bureaus will ask for a Social Security Number (SSN) and other personal information for identification purposes. Once you contact a credit bureau, you will receive a letter with instructions on how to receive your free credit reports. Review the reports to make sure your personal information, such as address and SSN are accurate. If there is anything you do not understand, call the credit reporting agency at the telephone number on the report and ask for an explanation.

If you find that your information has been misused, or that an account has been falsely created using your identity, contact the local police department, your bank, and your credit card agencies. You should obtain a copy of the police report in case you need to give copies of the police report to creditors to clear up records. Even if you do not find any signs of fraud on the reports, you should check your credit report every three months for the next year and call the credit bureau numbers above to order reports and keep the fraud alert (described below) in place.

Request Fraud Alerts

You, or your legal representative, can also have these credit bureaus place a Fraud Alert on your file that alerts creditors to take additional steps to verify your identity before granting credit in your name. Note, however, that because a Fraud Alert tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your Fraud Alert, the others are notified to place Fraud Alerts on your file. Should you wish to place a Fraud Alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed above.

Request a Security Freeze

You may also place a Security Freeze on your credit reports. A Security Freeze prohibits a credit bureau from releasing any information from your credit report without your written authorization. However, please be advised that placing a Security Freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. You will need to place a Security Freeze separately with each of the three major credit bureaus listed below if you wish to place a freeze on all of your credit files. A credit bureau is not allowed to charge you to place, lift, or remove a Security Freeze if you have been a victim of identity theft, and you provide the credit bureau with a valid police report. In all other cases, each credit bureau may charge you a fee to place, temporarily lift, or permanently remove a Security Freeze. To find out more on how to place a Security Freeze, you can use the following contact information:

Equifax Security Freeze

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

(NY residents call: 1-800-349-9960)

https://help.equifax.com/app/answers/detail/a_id/159/~/-/placing-a-security-freeze

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/centerhtml

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19022-2000
888-909-8872

www.transunion.com/securityfreeze

Additional Information

You can learn more about identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

The Federal Trade Commission can be reached at:

600 Pennsylvania Avenue NW,
Washington, DC 20580
www.ftc.gov/idtheft/; 1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261.

You can also contact the FTC at the information above if you need more information on how to file such a complaint. **Instances of known or suspected identity theft should also be reported to local law enforcement and your state Attorney General.**