

News Column for Use Week of November 4, 2024
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Healthcare Data Breach

There is a good chance that yourself or someone you know has received a letter in the mail in recent months regarding a healthcare data breach through Change Healthcare. So far, this data breach has impacted over 100 million Americans. That is more than one-fourth of the American population.

Data that could have been compromised includes name, date of birth, Social Security number, addresses, medical records, and even financial accounts. Cybercriminals could wreak havoc with this information by personalizing scams.

As the letter outlined, affected individuals are eligible for free identity theft monitoring for two years through IDX. Follow the instructions in the letter to utilize this free service.

In addition, anyone who suspects fraud is eligible to place a fraud alert on their credit reports. A fraud alert prompts creditors to take extra verification steps before opening new accounts. A fraud alert is free, lasts one year and can be renewed after the year. Contact one of the three major credit bureaus – Equifax at 800-685-1111, Experian at 888-397-3742, and TransUnion at 888-909-8872. You only have to contact one as whichever credit bureau you contact is legally required to tell the other two credit bureaus to place a fraud alert on your credit report.

The rest of the advice for protecting your identity may be applicable whether you were or were not part of this data breach.

Monitor your financial accounts regularly for any suspicious or unauthorized transactions. Check all financial statements and report any fraudulent activity to your financial institution.

Check your credit reports for any fraudulent accounts or incorrect information. You may check the three major credit reports (Equifax, Experian, and TransUnion) weekly at www.annualcreditreport.com, by calling 1-877-322-8228, or mailing a completed request form found on said website. Ensure that all names, addresses, and accounts reflect accurate information. Again, report any fraudulent activity to the corresponding credit bureau.

Request a credit freeze. A credit freeze can prevent new accounts from being open as no one, including yourself and creditors, will not be able to access your credit report. You can temporarily lift the credit freeze to apply for new credit. While a credit freeze is in place, you can still apply for jobs, rent apartments, and purchase insurance policies without lifting or removing the freeze. Freezing your credit is free and lasts until you remove it. To freeze your credit, you must call each of the three credit bureaus – Equifax at 800-685-1111, Experian at 888-397-3742, and TransUnion at 888-909-8872.

Watch for medical fraud. Check your health insurance Explanation of Benefits (EOB) or Medicare Summary Notices (MSN) for fraudulent claims for services you did not receive. Report any fraudulent claims to your health insurance company or Medicare. While it may not be money directly out of your pocket, fraudulent claims cost everyone in the long run.

Be wary of unsolicited calls or emails. If criminals have your information, they may be able to target a scam based on what they know about you.

If you need assistance with any of these steps or have other financial management questions, please contact Monica Thayer, Family Resource Management Extension Agent, at 785-527-5084 or mthayer@ksu.edu.

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