

BN0612  
PO Box 68085  
Cincinnati, OH 45206-8085

<Date>

<First Name> <Last Name>  
<Address 1>  
<Address 2>  
<City>, <State> <ZIP>

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PO Box 68085  
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June 4, 2018

<First Name> <Last Name>  
<Address 1>  
<Address 2>  
<City>, <State> <ZIP>

## Notice of data breach

Dear <First Name> <Last Name>:

We wanted to let you know about a recent event involving your information.

### What happened?

We learned on April 12, 2018 that a physician reviewer, working as an independent contractor for several independent review organizations (IROs), was accused of impersonating another physician. Anthem contracts with IROs to review claims and other issues when Anthem does not have the required licensed reviewers available in-house. The affected IROs are: AMR (Advanced Medical Review), NMR (Network Medical Reviews), and MCMC, LLC, one of which managed the external review of your case.

Spyros Panos, the physician reviewer, was licensed and trained as an orthopedic specialist. However, he had surrendered his medical license in August 2013. After he had surrendered his license, Mr. Panos assumed the identity of another licensed physician and was hired by several IROs to review orthopedic cases. He was able to do this by providing fraudulent documents such as copies of a driver's license and accurate work history to the IROs in order to pass these organizations' quality review and screening processes for physician reviewers.

### What information was involved?

Your claim or appeal file, which included copies of medical records from your doctor, including demographic information, medical information and information about your providers. All reviews performed by Mr. Panos were for orthopedic cases.

### What we are doing

We've made every effort to determine the cause of this issue and have worked with the IROs to make changes to prevent it from happening again. We are committed to protecting the privacy and security of your protected health information.

Anthem is making sure impacted cases were reviewed correctly and is taking steps to evaluate any denials reviewed by Mr. Panos. In the event a denial is overturned, Anthem will notify you of next steps. We appreciate your patience during this process.

### Credit and identity theft monitoring and repair services

We've arranged to have AllClear ID protect your identity for one year from the date of this letter — at no cost to you. You can use these services:

- **AllClear Identity Repair:** You don't have to sign up to use this service. If you need help due to identity theft, call **1-877-676-0379** and a dedicated investigator will work with you to help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.
- **AllClear Credit and Identity Theft Monitoring:** This service offers you extra protection, such as credit and identity theft monitoring and ChildScan (if a minor's information was affected). You must enroll in this service to use the monitoring. To learn more or to enroll, visit [enroll.allclearid.com](http://enroll.allclearid.com) using this redemption code: **<Redemption Code>**. You'll need to give your personal information to AllClear ID. You can enroll in AllClear Credit and Identity Theft Monitoring any time during the one-year coverage period. However, this service will end one year from the date of this letter.

If you have questions about AllClearID and what's covered, call them at **1-877-676-0379** Monday to Saturday, 9 a.m. to 9 p.m. ET.

### What you can do

We have no reason to believe that someone will misuse your health care data because of what happened. But if you notice anything in your health records or explanation of benefits (EOBs) that doesn't look right, please tell us right away.

### For more information

We regret this happened and we want you to know we're here for you. If you have questions or need our help, just call **1-833-630-6734**.

*See the next pages for how to order a copy of your credit report, learn how to prevent identity theft and get help in your language.*

Wishing you the best of health,

Privacy Coordinator  
<Plan Name>

### Other important information

Even if you don't feel the need to sign up for the credit monitoring service, we suggest that you check statements from your accounts, and from time to time, get your credit report from one or more of the national credit reporting companies. You may get a free copy of your credit report in these ways:

- Online at **annualcreditreport.com**.
- Call **1-877-322-8228**.
- Mail an *Annual Credit Report Request* form (forms are at **annualcreditreport.com**) to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

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

<b>Equifax</b> P.O. Box 740241 Atlanta, GA 30374-0241 1-800-685-1111 equifax.com	<b>Experian</b> P.O. Box 9532 Allen, TX 75013 1-888-397-3742 experian.com	<b>Transunion</b> P.O. Box 2000 Chester, PA 19022 1-800-916-8800 transunion.com
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**You can learn how to prevent identity theft in these three ways**

1. **Visit the Federal Trade Commission website at [ftc.gov](http://ftc.gov), call 1-877-ID-THEFT (438-4338) or write to this address:**  
Federal Trade Commission  
600 Pennsylvania Avenue NW  
Washington, DC 20580
2. **Contact or visit your state's regulator website for consumer protection:**

#### **In Maryland:**

Visit the Maryland Office of the Attorney General website at [www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx](http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx) or call **1-888-743-0023**.

Write to this address:  
Identify Theft Unit  
Maryland Office of the Attorney General  
200 St Paul Place  
16<sup>th</sup> Floor  
Baltimore, MD 21202

#### **In North Carolina:**

Visit the North Carolina Attorney General's Office website at [www.ncconsumer.org/resources/state/attorney-generals-office-consumer-protection-division.html](http://www.ncconsumer.org/resources/state/attorney-generals-office-consumer-protection-division.html) or call **1-877-566-7226**.

Write to this address:

North Carolina Attorney General's Office  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27602

**In Massachusetts:**

The incident was not the result of criminal activity related to you and therefore, no police report was prepared. However, victims of identity theft have the right to get a police report from their local law enforcement agency.

This information supplements the information in our original notice, describing the type of information that must be provided when asking for a security freeze from each of the three credit reporting agencies:

**To ask for a security freeze from Experian**, log on to [experian.com/freeze](http://experian.com/freeze) or send all of the following to Experian Security Freeze, P.O. Box 9554, Allen, TX 75013:

- Your full name, with middle initial and generation, such as JR, SR, II, III, etc.
- Social Security number
- Date of birth (month, day and year)
- Current address and prior addresses for the past two years
- \$5 fee (however, victims of identity theft are not required to pay a fee for this service)

In addition, enclose one copy of a government-issued ID card, such as a driver's license, state or military ID card, etc., and one copy of a utility bill, bank or insurance statement, etc.

Make sure that each copy is clear (enlarge if needed), displays your name and current mailing address, and the date of issue (statement dates must be recent). Experian is not able to take credit card bills, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders as proof.

**To ask for a security freeze from Equifax**, you must send a written request with this information:

1. Name
2. Address
3. Date of birth
4. Social Security number
5. Proof of present address such as a current utility bill
6. Payment of \$5 fee to ask for a security freeze of your credit file. However, victims of identity theft are not required to pay a fee for this service. Equifax accepts personal checks, American Express, MasterCard, VISA, and Discover Cards to pay for fees.

If you're paying by credit card, please include this information:

- a. Name of the person as it appears on the credit card
- b. Type of credit card (American Express, MasterCard, VISA, or Discover Card)
- c. Complete account number
- d. Expiration date (month and year)
- e. For American Express, the four-digit card ID number (on front of card above the account number)
- f. For MasterCard, VISA, or Discover Card, the three-digit card ID number (on back of card at the end of the account number)

Please do not send cash through the mail. Send your request via certified mail to this address:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348.

**To ask for a security freeze from TransUnion**, you must send a written request by overnight mail. Your request must include your:

- Name
- Address
- Social Security number
- Credit card number and expiration date to pay a \$5 fee for the service. However, victims of identity theft are not required to pay a fee for this service.
- Proof of where you live, such as a state-issued ID card or driver's license.

Once your request is received, the security freeze will be added within the time required by your state. You'll get an information letter with a personal ID number (PIN). Mail your written request to:

TransUnion  
Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19022.

**In other states, including Connecticut and Rhode Island:**

While this incident was not the result of criminal activity related to you and therefore, no police report was prepared, victims of identity theft have the right to obtain a police report from their local law enforcement agency. You may also file a police report if you believe you were the victim of criminal activity.

**3. How to place a credit freeze**

To place a credit freeze with one or more of the three national credit reporting companies, please contact the company and give the information as noted below:

<b>Equifax Security Freeze</b> P.O. Box 105788 Atlanta, GA 30348 1-800-685-1111 <a href="http://freeze.equifax.com">freeze.equifax.com</a>	<b>Experian Security Freeze</b> P.O. Box 9554 Allen, TX 75013 1-888-397-3742 <a href="http://experian.com/freeze/center.html">experian.com/freeze/center.html</a>	<b>TransUnion LLC</b> P.O. Box 2000 Chester, PA 19016 1-888-909-8872 <a href="http://freeze.transunion.com">freeze.transunion.com</a>
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**The following information must be provided when placing a credit freeze:**

1. Name (with middle initial)
2. Current address (and if you recently moved, your address history for past five years)
3. Date of birth
4. Social Security number
5. Proof of present address (such as a utility bill, bank or insurance statement)
6. Copy of government issued ID card
7. Fee (if it applies – see below)

**Paying for a security freeze**

The fee for starting a credit freeze can differ by state. Please contact the credit reporting company for the fee information for your state.

Your state may waive the fee for a credit freeze in certain cases. When placing a freeze, please check with the credit bureau(s) to see if you qualify for a fee waiver. You may need to pay separate fees for placing, lifting and removing credit freezes.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are the registered marks of the Blue Cross and Blue Shield Association.