

Health Insurance Marketplace

PO Box 10444
Dublin, OH 43017-4044

<<Household First Name>> <<Household Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

To Enroll, Please Call: (877) 916-8382 Or Visit: https://secure.myidcare.com/ enrollment/1?RTN=90000216 Enrollment Code: <<XXXXXXXXXX>>
--

November 7, 2018

Dear Parent or Guardian of <<Minor Name>>:

We are writing to tell you about a privacy incident involving the personal information of <<Minor Name>> that is stored by the Health Insurance Marketplace on HealthCare.gov. We recently called you to alert you about this letter.

HealthCare.gov includes a way for licensed insurance agents and brokers to search for consumers who have an application stored on HealthCare.gov. This allows agents and brokers to help some consumers update their applications if any information changes.

What Happened

On October 16, 2018, we found that a number of agent and broker accounts engaged in excessive searching for consumers, and through those searches, had access to the personal information of people who are listed on Marketplace applications. We immediately shut off these agent and broker accounts, and also shut off the entire agent and broker function while changes were made to improve security.

What Information Was Involved

After careful review, we have determined that some of the information belonging to <<Minor Name>> was accessible by these agent and broker accounts. This information may have included the following:

- Name, date of birth, address, sex, and the last four digits of the Social Security number (SSN), if SSN was provided on the application;
- Other information provided on the application, including expected income, tax filing status, family relationships, whether the applicant is a citizen or an immigrant, immigration document types and numbers, employer name, whether the applicant was pregnant, and whether the applicant already had health insurance;
- Information provided by other federal agencies and data sources to confirm the information provided on the application, and whether the Marketplace asked the applicant for documents or explanations;
- The results of the application, including whether the applicant was eligible to enroll in a qualified health plan (QHP), and if eligible, the tax credit amount; and
- If the applicant enrolled, the name of the insurance plan, the premium, and dates of coverage.

The information that was accessible did not include bank account numbers, credit card numbers, or diagnosis or treatment information.

What We Are Doing

We are continuing to investigate this breach and putting additional security measures in place to make sure [HealthCare.gov](https://www.healthcare.gov) and the Marketplace process are safe and all consumer information is protected. Please be assured that all information will be protected during Open Enrollment.

What You Can Do

At this time, we don't know whether all of this information was actually accessed or misused. However, since this breach involves sensitive personal information, including partial SSN, there could be a risk of identity theft. Therefore, we want you to know about the protective actions you can take.

Free Credit and Identity Monitoring Services

We are offering your minor free identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare™. MyIDCare services include: 12 months of identity monitoring, a \$5,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, MyIDCare will help your minor resolve issues if their identity is compromised.

*Please note: for minors under the age of 18, a parent/guardian must enroll as the primary member first and then add the minor as a dependent for coverage. Minors should not have a credit history established and are under the age to secure credit; therefore, credit monitoring is not available.

We encourage you to contact ID Experts® with any questions and to enroll your minor in free MyIDCare services by calling toll-free (877) 916-8382 / International (616) 425-8364 / TTY (866) 405-2133 or going to <https://secure.myidcare.com/enrollment/1?RTN=90000216> and using the Enrollment Code provided at the top of this letter. MyIDCare experts are available Monday through Saturday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is February 7, 2019.

You will need the enrollment code at the top of this letter when calling or enrolling online, so please keep this letter.

We take the privacy and security of your minor's information very seriously. We apologize for any inconvenience this breach might have caused you.

We are notifying each person whose information may have been accessed as part of this breach. So, if the affected Marketplace application included other people, your household may get more than one letter.

If you have any questions or need to contact us, please call ID Experts' Call Center toll-free at (877) 916-8382.

Enclosures:

Language Access Statement

Notice of Accessible Communications: To get this information in an accessible format, like large print, Braille, or audio, at no cost to you, you can contact our Customer Accessibility Resource Staff at 1-844-ALT-FORM (1-844-258-3676), TTY: 1-844-716-3676, send a fax to 1-844-530-3676, send an email to AltFormatRequest@cms.hhs.gov, or send a letter to: Centers for Medicare & Medicaid Services Offices of Hearings and Inquiries (OHI) 7500 Security Boulevard, Mail Stop S1-13-25 Baltimore, MD 21244-1850 Attn: Customer Accessibility Resource Staff.

Nondiscrimination: The Health Insurance Marketplace doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by calling 1-800-368-1019 (TTY: 1-800-537-7697), visiting hhs.gov/ocr/civilrights/complaints, or writing to the Office for Civil Rights/ U.S. Department of Health and Human Services/200 Independence Avenue, SW/ Room 509F, HHH Building/ Washington, D.C. 20201.

Health Insurance Marketplace

PO Box 10444
Dublin, OH 43017-4044

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

To Enroll, Please Call:
(877) 916-8382
Or Visit:
[https://secure.myidcare.com/
enrollment/1?RTN=90000216](https://secure.myidcare.com/enrollment/1?RTN=90000216)
Enrollment Code:
<<XXXXXXXXXX>>

November 7, 2018

Dear <<First Name>> <<Last Name>>:

We are writing to tell you about a privacy incident involving the personal information of <<First Name>> that is stored by the Health Insurance Marketplace on HealthCare.gov. We recently called you to alert you about the letter.

HealthCare.gov includes a way for licensed insurance agents and brokers to search for consumers who have an application stored on HealthCare.gov. This allows agents and brokers to help some consumers update their applications if any information changes.

What Happened

On October 16, 2018, we found that a number of agent and broker accounts engaged in excessive searching for consumers, and through those searches, had access to the personal information of people who are listed on Marketplace applications. We immediately shut off these agent and broker accounts, and also shut off the entire agent and broker function while changes were made to improve security.

What Information Was Involved

After careful review, we have determined that some of the information belonging to <<First Name>> was accessible by these agent and broker accounts. This information may have included the following:

- Name, date of birth, address, sex, and the last four digits of the Social Security number (SSN), if SSN was provided on the application;
- Other information provided on the application, including expected income, tax filing status, family relationships, whether the applicant is a citizen or an immigrant, immigration document types and numbers, employer name, whether the applicant was pregnant, and whether the applicant already had health insurance;
- Information provided by other federal agencies and data sources to confirm the information provided on the application, and whether the Marketplace asked the applicant for documents or explanations;
- The results of the application, including whether the applicant was eligible to enroll in a qualified health plan (QHP), and if eligible, the tax credit amount; and
- If the applicant enrolled, the name of the insurance plan, the premium, and dates of coverage.

The information that was accessible did not include bank account numbers, credit card numbers, or diagnosis or treatment information.

What We Are Doing

We are continuing to investigate this breach and putting additional security measures in place to make sure HealthCare.gov and the Marketplace process are safe and all consumer information is protected. Please be assured that all information will be protected during Open Enrollment.

What You Can Do

At this time, we don't know whether all of this information was actually accessed or misused. However, since this breach involves sensitive personal information, including partial SSN, there could be a risk of identity theft. Therefore, we want you to know about the protective actions you can take.

Free Credit and Identity Monitoring Services

We are offering free identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare™. MyIDCare services include: 12 months of credit and identity monitoring, a \$5,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

We encourage you to contact ID Experts® with any questions and to enroll in free MyIDCare services by calling toll-free (877) 916-8382 / International (616) 425-8364 / TTY (866) 405-2133 or going to <https://secure.myidcare.com/enrollment/1?RTN=90000216> and using the Enrollment Code provided at the top of this letter. MyIDCare experts are available Monday through Saturday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is February 7, 2019.

You will need the enrollment code at the top of this letter when calling or enrolling online, so please keep this letter.

Other Action(s) You Can Take

Whether or not you choose to enroll for free credit monitoring services, you may:

- **Request free credit reports**

This letter entitles you, as a potential victim of identity theft, to request a free credit report from one or more of the following three national credit bureaus:

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
1-800-685-1111	1-888-397-3742	1-800-916-8800

- **Contact the Federal Trade Commission (FTC)**

You may contact the FTC for more information about credit protection, including placing a "fraud alert" on your credit account by calling its toll free number at 1-877-438-4338 or by visiting FTC's web site at <https://www.consumer.ftc.gov/topics/identity-theft>.

We take the privacy and security of your information very seriously. We apologize for any inconvenience this breach might have caused you.

We are notifying each person whose information may have been accessed as part of this breach. So, if your Marketplace application included other people, your household may get more than one letter.

If you have any questions or need to contact us, please call ID Experts' Call Center toll-free at (877) 916-8382.

Enclosures:

Language Access Statement

Notice of Accessible Communications: To get this information in an accessible format, like large print, Braille, or audio, at no cost to you, you can contact our Customer Accessibility Resource Staff at 1-844-ALT-FORM (1-844-258-3676), TTY: 1-844-716-3676, send a fax to 1-844-530-3676, send an email to AltFormatRequest@cms.hhs.gov, or send a letter to: Centers for Medicare & Medicaid Services Offices of Hearings and Inquiries (OHI) 7500 Security Boulevard, Mail Stop S1-13-25 Baltimore, MD 21244-1850 Attn: Customer Accessibility Resource Staff.

Nondiscrimination: The Health Insurance Marketplace doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by calling 1-800-368-1019 (TTY: 1-800-537-7697), visiting [hhs.gov/ocr/civilrights/complaints](https://www.hhs.gov/ocr/civilrights/complaints), or writing to the Office for Civil Rights/ U.S. Department of Health and Human Services/200 Independence Avenue, SW/ Room 509F, HHH Building/ Washington, D.C. 20201.

This Notice has Important Information. This notice has important information about your personal information, which was accessed through a breach in the Health Insurance Marketplace. You have the right to get this information and help in your language at no cost. Call **(877) 916-8382** and press **0**. When an agent answers, state the language you need and you'll be connected with an interpreter.

(Arabic) العربية

يحتوي هذا الإشعار على معلومات هامة. يحوي هذا الإشعار على معلومات هامة بخصوص معلوماتك الشخصية والتي تم الوصول إليها عن طريق خرق لسوق التأمين الصحي. لك الحق في الحصول على هذه المعلومات والمساعدة بلغتك من دون أي تكلفة. إتصل بالرقم **(877) 916-8382** وإضغط الرقم **0**. عندما يجيبك أحد العملاء أذكر اللغة التي تحتاجها وسيتم وصلك بالمترجم.

中文 (Chinese)

本通知包含有重要的訊息。本通知包含有關於您個人資料的重要訊息，這些資料是通過醫療保險Marketplace中的違規行為而被取得的。您有權免費以您的語言獲得此訊息和協助。請致電 **(877) 916-8382** 並按**0**。當工作人員接電話時，請告知您所需要的語言，然後您將會接通到一位口譯員。

Kreyòl (French Creole)

Avi sa a genyen Enfòmasyon ki Enpòtan. Avi sa a genyen enfòmasyon ki enpòtan konsènan enfòmasyon pèsònèl ou, ke yo te rive jwenn aksè ak li akòz yon fwit nan Health Insuranse Marketplace la. Ou genyen dwa pou w resevwa enfòmasyon sa a avèk asistans nan lang pa w gratis. Rele **(877) 916-8382** epi prese **0**. Lè yon ajan reponn, di lang ou pale a epi y ap mete w an kontak ak yon entèprèt.

Français (French)

Cet avis contient des informations importantes. Cet avis contient des informations importantes concernant vos renseignements personnels, qui ont été accessible par une brèche dans l'Assurance-maladie du marché. Vous avez le droit d'obtenir cette information et l'aide dans votre langue sans frais. Appelez le **(877) 916-8382** et appuyez sur **0**. Lorsqu'un agent répond, indiquez la langue dont vous avez besoin et vous serez mis en relation avec un interprète.

Deutsch (German)

Diese Mitteilung enthält wichtige Informationen. Diese Mitteilung enthält wichtige Informationen über Ihre persönlichen Informationen, auf welche aufgrund einer Datensicherheitsverletzung im Health Insurance Marketplace zugegriffen wurde. Sie haben das Recht, diese Informationen kostenlos in Ihrer Sprache zu erhalten. Rufen Sie **(877) 916-8382** an und wählen Sie **0**. Wenn ein Agent antwortet, geben Sie die Sprache an, die Sie benötigen und Sie werden mit einem Dolmetscher verbunden.

ગુજરાતી (Gujarati)

આ સૂચનામાં મહત્વપૂર્ણ માહિતી છે. આ સૂચનામાં તમારી વ્યક્તિગત માહિતી વિશે મહત્વપૂર્ણ માહિતી છે, જે આરોગ્ય વીમા માર્કેટપ્લેસમાં ઉલ્લંઘન દ્વારા કરવામાં આવી હતી. તમને આ માહિતી મેળવવા અને તમારી ભાષામાં કોઈ ખર્ચ વિના સહાય મેળવવા માટે નો અધિકાર છે. કોલ કરો **(877) 916-8382** અને **0** દબાવો. જ્યારે પ્રતિનિધિ જવાબ આપે, ત્યારે તમે જરૂરી ભાષા જણાવો અને તમને દુભાષિયા સાથે જોડાવા માં આવશે .



Italiano (Italian)

Questo Avviso include importanti informazioni. Questo avviso include importanti informazioni sui tuoi dati personali, a cui è stato ottenuto l'accesso attraverso l'accesso illecito all'Health Insurance Marketplace. Hai il diritto di ottenere queste informazioni e assistenza nella tua lingua, a titolo gratuito. Chiama il numero **(877) 916-8382** e premi **0**. Indica all'agente che risponde la lingua che desideri e sarai collegato a un interprete.

日本語 (Japanese)

この通知には重要な情報が含まれています。この通知には、Health Insurance Marketplaceのセキュリティ侵害によって他者によってアクセスされた貴殿の個人情報に関する重要な情報が含まれています。貴殿はかかる情報をお望みの言語で無料で受け取る権利を有します。**(877) 916-8382**にお掛けになり、**0**を押してください。エージェントにお望みの言語を伝えると通訳者とつながります。

한국어 (Korean)

이 고지문은 중요한 정보를 담고 있습니다. 이 고지문은, 건강보험 거래소(마켓플레이스)의 틸을 통해 접속된, 귀하의 개인정보에 대하여 중요한 정보를 담고 있습니다. 귀하에게는 무비용으로 이러한 정보를 받고 언어 도움을 받을 권리가 있습니다. **(877) 916-8382**로 전화하여 **0**을 누르십시오. 담당자가 전화를 받았을 때, 귀하가 필요로 하시는 언어를 말씀해 주시면 통역가에게 연결됩니다.

Polski (Polish)

Niniejsze zawiadomienie zawiera ważne informacje. Niniejsze zawiadomienie zawiera ważne informacje na temat Twoich danych osobowych, do których dostęp uzyskano poprzez naruszenie bezpieczeństwa danych w systemie Rynku Ubezpieczeń Zdrowotnych (Health Insurance Marketplace). Masz prawo uzyskać odnośne informacje i pomoc w swoim języku bez ponoszenia żadnych kosztów. Zadzwoń pod numer **(877) 916-8382** i naciśnij **0**. Kiedy usłyszysz odpowiedź agenta, podaj język, który jest Ci potrzebny. Zostaniesz wtedy połączony z tłumaczem.

Português (Portuguese)

Este aviso contém informações importantes. Este aviso contém informações importantes sobre seus dados pessoais, os quais foram acessados através de uma violação no Health Insurance Marketplace. Você tem o direito de obter essas informações e ajuda em seu idioma sem nenhum custo. Ligue para **(877) 916-8382** e pressione **0**. Quando um agente atender, informe o idioma que precisa e você será conectado a um intérprete.



Русский (Russian)

Настоящее уведомление содержит важную информацию. Настоящее уведомление содержит важную информацию касательно ваших личных данных, к которым был получен доступ в результате сбоя на Рынке медицинского страхования. Вы имеете право бесплатно получить эту информацию и помощь на вашем языке. Позвоните по номеру **(877) 916-8382** и нажмите «0». Когда ответит агент, сообщите, на каком языке вы хотите разговаривать, и вас соединят с переводчиком.

Español (Spanish)

Este Aviso contiene Información Importante. Este aviso contiene información importante sobre sus datos personales, los cuales fueron accedidos debido a una filtración de información en el Mercado de Seguros Médicos. Usted tiene derecho a obtener esta información y ayuda en su propio idioma sin costo alguno. Llame al **(877) 916-8382** y marque **0**. Cuando un agente contesta, declare el idioma que usted necesita y será conectado con un intérprete.

Tagalog (Tagalog)

Ang Paunawang ito ay may Mahalagang Impormasyon. Ang paunawang ito ay may mahalagang impormasyon tungkol sa iyong personal na impormasyon, na maaaring makuha sa pamamagitan ng isang paglabag sa Health Insurance Marketplace. Ikaw ay may karapatang makuha ang impormasyon na ito at tulong sa iyong wika ng walang gastos. Tumawag sa **(877) 916-8382** at pindutin ang **0**. Kapag sumagot ang ahente, sabihin ang iyong lenguahe na iyong kailangan at ikaw ay isasangguni sa isang tagapagsalin.

Tiếng Việt (Vietnamese)

Thông Báo này có Thông Tin Quan Trọng. Thông báo này có thông tin quan trọng về thông tin cá nhân của quý vị, đã được truy cập thông qua một vụ việc rò rỉ trong Thị trường Bảo hiểm Y tế (Health Insurance Marketplace). Quý vị có quyền nhận thông tin này và trợ giúp bằng ngôn ngữ của mình miễn phí. Gọi **(877) 916-8382** và nhấn tùy chọn **0**. Khi có một nhân viên trả lời, hãy nói ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

