



CENTER FOR LIVING & WORKING, INC.

17639

484 Main St. Suite 345, Denholm Building, Worcester, MA 01608

Voice (508) 755-0350 Toll Free (800) 570-4020 , ext 2359

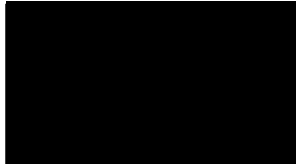
TTY (508) 755-1003 VP (508) 762-1164

Facsimile (508) 797-4015

Website: www.centerlw.org

Independent Living Services
Personal Care Management Services
Deaf & Hard of Hearing Independent Living Services

September 11, 2020



RECORDED



This is a notification to you regarding a breach of security/unauthorized acquisition or use of your personal information occurred on September 9, 2020. On September 11, 2020 Center for Living and Working (CLW) became aware that an employee of CLW performing her duties mailed a copy of your PCM evaluation with your name, date of birth and MassHealth ID Number to another consumer in error.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware 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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

Trans Union Security Freeze

Fraud Victim Assistance Department

P.O. Box 2000

Chester, PA 19022-2000

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);



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2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.


To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Other ways to protect yourself against identity theft is to place a fraud alert on your credit file, review your credit reports of unexplained activity, and review credit card and other financial accounts for any suspicious and/or unauthorized activity.

If you should have any further questions, please contact me at Center for Living & Working, 508-755-1101.

Sincerely,


Meg Coffin,
CEO

cc: Office of the Attorney General
Director of Consumer Affairs and Business Regulation
MassHealth Office of Long Term Services & Supports, Executive Office of Elder Affairs