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*The Commonwealth of Massachusetts
Executive Office of Health and Human Services
Massachusetts Rehabilitation Commission*

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Consumer Name
Address
City, MA Zip

Dear _____:

We are writing to inform you of an incident that may have compromised the security of your personally identifiable information. While we are unaware of any actual misuse of your information, this letter contains details about the incident and our response to it. This letter also contains important information about steps you can take to protect your information.

WHAT HAPPENED, AND WHAT INFORMATION WAS AFFECTED?

On Friday, May 7, 2021, a nurse with the Caribbean Foundation of Boston (CFB), a Home Care Assistance Program provider, conducted your intake evaluation at your home and recorded your social security number, name, address, date of birth, and medical conditions on paper forms. She left the completed evaluation with the intake forms in her car in the driveway of her home. Her car was then stolen from her driveway. When the car was recovered by police, all paperwork (including the intake forms with these consumers' social security numbers and other information) that was in the car had been taken.

OUR RESPONSE TO THE INCIDENT

When the nurse discovered her car and paperwork were missing, she filed an Incident Report with CFB's Chief Operating Officer, who then informed MRC. MRC staff then informed you. A police report was filed in response to this incident (leading to the recovery of the car and discovery that the paperwork is missing). This incident has been reported to the Massachusetts Attorney General's Office, the Massachusetts Office for Consumer Affairs and Business Regulation, and the Massachusetts Secretary of State.

To reduce the chance of future incidents like this occurring, CFB is retraining all staff on HIPAA compliance. MRC has already begun to take steps to ensure that social security numbers are not forwarded to vendors or requested by vendors unless necessary, and if so, that vendors take appropriate steps to safeguard this information.

WHAT YOU CAN DO

There are some things you can do if you are concerned about the potential misuse of your personal information. You may wish to contact one or more of the three major consumer reporting agencies to take the following steps:

- Notify them of the loss of your personal information and request an initial fraud alert to be placed on your credit for 90 days.
- Order a credit report and review it for any signs of fraud on any accounts. For example, look for inquiries listed on the credit report from businesses that accessed your credit without your request.
- Request a security freeze which will restrict the opening of new accounts using your information. Detailed information about requesting a security freeze is enclosed. Please note that requesting a security freeze on your credit may delay, interfere with or prevent timely approval of any requests made by you for new loans, credits, employment, housing or other services.

Additional information about your rights under Massachusetts law and contact information for consumer reporting agencies is enclosed with this letter.

FOR MORE INFORMATION

If you have any questions or need further assistance with this matter, you may contact Josh Mendelsohn, MRC Deputy General Counsel, at josh.mendelsohn@mass.gov (preferred) or at 617-765-4988 (voice).

We are sorry that this incident has occurred. MRC takes the protection of your personal information very seriously, and we regret any inconvenience or concern this incident has caused you.

Sincerely,

Josh Mendelsohn

Josh Mendelsohn
Deputy General Counsel
Josh.mendelsohn@mass.gov | 617-765-4988

IMPORTANT INFORMATION ABOUT YOUR RIGHTS UNDER MASSACHUSETTS LAW:

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.

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554 Allen, TX 75013 1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.