

Corporate Compliance Department  
280 Chestnut Street, Suite 309, Springfield, MA 01199  
Telephone 413-794-7955 Fax 413-794-1840

April 3, 2023

Dear \_\_\_\_\_,

Baystate Health (“Baystate”) is committed to protecting the privacy of our patients’ information. We take patient privacy very seriously, and it is important to us that you are made fully aware of a privacy issue involving your information.

**What Happened?** On February 14, 2023, we received a report that another patient received a billing statement in error from Baystate Medical Center for emergency room services provided to your child, Markus. We began a review as soon as we learned of this. We determined that on February 8, 2023, an employee did mistakenly mail a billing statement for your child’s recent ED visit to another patient. We have attempted to get the bill returned but have not been successful.

**What Information Was Involved?** The information on the billing statement included your name, address, health plan, member ID, and social security number. Additional information on the billing statement also included your child’s name, date of birth, date of service, and a general description, i.e. emergency services.

**What We Are Doing.** We have taken the following actions in response:

- We have removed your social security number from the insurance policy field in our registration and billing system.
- We re-educated the employee involved about the importance of verifying that the correct information is in the correct envelope to prevent against further issues of this nature.

**What You Can Do.** We have no knowledge that your information from your child’s billing statement has been misused in any way. However, as a precaution, we are offering you a complimentary two-year membership of Experian’s® *IdentityWorks Credit 3B*. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. Unfortunately, due to privacy laws, we are not able to enroll you directly. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter. Please note that you will be required to give your SSN to Experian for them to enroll you in the program.**

**For More Information.** The privacy of your information is very important to us. If you have any questions, please do not hesitate to call our office at (413) 794-7955. You can also email me at: [complianceoffice@baystatehealth.org](mailto:complianceoffice@baystatehealth.org) and reference case \_\_\_\_\_.

Sincerely,



Diane Kraus-Littlehale, CHC  
Compliance Specialist

## Activate *Experian IdentityWorks Credit 3B* Now in Three Easy Steps

1. ENSURE That You Enroll By: 5/03/2023 (Your code will not work after this date.)
2. VISIT the Experian IdentityWorks Web Site: <https://www.experianidworks.com/3bcredit>
3. PROVIDE Your Activation Code:

If you have questions or need an alternative to enrolling online, please call 877-288-8057 and provide engagement #

Once your ProtectMyID membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from Experian IdentityWorks Credit 3B on any key changes in your credit report which could include new inquiries, new credit accounts, medical collections and changes to public records.

Experian IdentityWorks Credit 3B provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, Experian IdentityWorks Credit 3B will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

We realize that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your Experian IdentityWorks Credit 3B membership has expired.

### **Your complimentary 24-month *Experian IdentityWorks Credit 3B* membership includes:**

- **Credit Report:** A free copy of your Experian credit report
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE™:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial Experian IdentityWorks Credit 3B membership expires.
- **\$1 Million Identity Theft Insurance\*:** As an Experian IdentityWorks Credit 3B member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcredit>  
or call 877-288-8057 to register with the activation code above.**

Once your enrollment in *IdentityWorks Credit 3B* is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about *IdentityWorks Credit 3B*, need help understanding

something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit report and credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
PO Box 740256	PO Box 9554	PO Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>
1-800-525-6285	1-888-397-3742	1-800-680-7289

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's Office in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.ftc.gov](http://www.ftc.gov)  
1-877-438-4338

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

Note that pursuant to Massachusetts law, you have the right to obtain a copy of any police report.

Massachusetts law allows consumers to request a security freeze. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. 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.

There is no fee for placing a security freeze on a credit report. To place a security freeze on your credit report, you can go online, call in your request, or send a written request by regular, certified, or overnight mail to each of the three major reporting agencies at the below online links, phone numbers or addresses:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 9554	PO Box 160

Atlanta, GA 30374

Online:

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Or call: 888-298-0045

Allen, TX 75013

Online:

<https://www.experian.com/freeze/center.html>

Or call: 888-397-3742

Woodlyn, PA 19094

Online:

<https://www.transunion.com/credit-freeze>

Or call: 888-909-8872

Placing a Credit Freezes/Lifting or releasing credit freezes can be done several ways:

- When requesting credit freeze/credit freeze lift via the above reporting agencies websites they occur in real time and do not require a PIN use.
- When requesting credit freeze/credit freeze lift via phone, a PIN is required by all three credit agencies.
- When requesting a credit freeze/credit freeze lift via mail each credit agency has specific requirements:
  - Equifax has a form that needs to be completed and requires proof of identity (Social Security card, pay stub w/Social Security or W2) and proof of address (driver's license/state ID, pay stub w/address, utility/phone bill w/address).
  - Experian requires written request with the following information: full name, social security number, home address for past 2 years, date of birth, copy of one of the following: government issued ID, copy of utility bill, bank or insurance statement).
  - TransUnion requires written request with the following information: full name, social security number, home address.

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.