

HUMANA INC
PRIVACY OFFICE
101 E MAIN STREET
LOUISVILLE KY 40202



August 14, 2023

Massachusetts Office of the Attorney General
Consumer Protection Division
Attn: Data Breach Notification
One Ashburton Place
Boston, MA 02108

RE: 629790

NOTICE OF PRIVACY INCIDENT

Dear Office of the Attorney General,

Humana is writing to inform you about an incident that impacts some residents of your state.

What Happened?

Humana has a contract with Cohere Health to assist with Utilization Management. On June 15, 2023, Cohere became aware that two files received from Humana were inadvertently set for public access on their cloud provider's platform. Once Cohere discovered this, they immediately set the files to private and launched an investigation into the nature and scope of the incident. The investigation determined that these files were set for public access in July 2021 and accessed by unknown third parties during that window.

What Information Was Involved?

The files included the following information: Name and Social Security number.

What We Are Doing

Humana takes this incident and the security of our members' information seriously. In addition to taking the steps detailed above, Cohere implemented additional security measures and employee re-training to reduce a risk of a similar incident occurring in the future. Cohere is also offering 24 months of credit monitoring and identity restoration services through Experian at no charge.

As a courtesy, a notification letter was sent on August 11, 2023 by Cohere to the one (1) Massachusetts resident who was impacted by this situation. Attached you will find a copy of the letter that offers 24 months of credit monitoring and identity restoration services.

If you need any additional information, please let us know.

Sincerely,

A handwritten signature in blue ink that reads "Stacey Glennon". The signature is written in a cursive, flowing style.

Stacey Glennon

Senior Privacy & Ethics Professional

Humana Inc.

sglennon@humana.com



Return Mail Processing
PO Box 999
Suwanee, GA 30024

1 1 249 *****SINGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST
ANYTOWN, US 12345-6789

TADDATFAFADDTFFFTDAAADTTAAFTDTTTTFATTATADTDDADAATDTTDDFFADAF

August 11, 2023

Re: Notice of Data Incident

Dear Sample A. Sample:

Cohere Health is writing to inform you about an incident that impacts some of your information.

What Happened? Cohere Health processes pre-authorizations on behalf of Humana. To process these pre-authorizations, we receive certain information about you. On June 15, 2023, we became aware that two files we received from Humana were inadvertently set for public access on our cloud provider's platform. Once we discovered this, we immediately set the files to private and launched an investigation into the nature and scope of the incident. Our investigation determined that these files were set for public access in July 2021 and accessed by unknown third parties during that window.

What Information Was Involved? The files included your name and Social Security number.

What We Are Doing. We take this incident and the security of your information seriously. In addition to taking the steps detailed above, we implemented additional security measures and employee re-training to reduce a risk of a similar incident occurring in the future. We are also offering you 24 months of credit monitoring and identity restoration services through Experian at no charge.

What You Can Do. We ask that you remain vigilant. We recommend you review the guidance included with this letter, which includes instructions on how to enroll in the credit monitoring services, as well as additional information on how to protect your information if you feel it appropriate to do so. While we will cover the cost of the credit monitoring services, you need to complete the enrollment process.

More Information. We sincerely regret any inconvenience this incident may have caused you. If you have any questions, please call our dedicated assistance line at 833-420-2882 (toll-free), Monday – Friday, 9:00 a.m. to 11:00 p.m. Eastern Time, and Saturday – Sunday, 11:00 a.m. to 8:00 p.m. Eastern Time. This dedicated line will be active until October 31, 2023. Please note the assistance line accepts calls from TTY or TRS services. To utilize a TTY or TRS service, please dial 711 to connect with an operator before calling the assistance line. Be prepared to provide your engagement number B098664.

Sincerely,

Steve O'Loughlin
Compliance and Privacy Officer
Cohere Health, Inc.

Steps You Can Take To Protect Your Information

Enroll in credit monitoring: We are providing you with a 24-month membership of Experian's IdentityWorks at no cost to you. To start monitoring your information, please follow the steps below:

1. Visit the Experian IdentityWorks website to enroll at <https://www.experianidworks.com/3bcredit>
2. Provide your activation code: **ABCDEFGHI**
3. Ensure that you enroll by: October 31, 2023 (Your code will not work after this date.)

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only. Offline members will be eligible to call for additional reports quarterly.
- **Credit Monitoring:** Actively monitors Experian, Equifax, and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-420-2882 by October 31, 2023. Be prepared to provide engagement number B098664 as proof of eligibility for the identity restoration services by Experian.

Review account statements: We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity or errors.

Check your credit report: Under United States law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com, call toll-free 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Place a security freeze: You may 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. You will need to place a security freeze separately with each of the three major credit bureaus if you wish to place a freeze on all of your credit files. In order to request a security freeze, you will need to supply your full name, address, date of birth, Social Security number, current address, all addresses for up to five previous years, email address, a copy of your state identification card or driver's license, and a copy of a utility bill, bank or insurance statement, or other statement proving residence. To find out more on how to place a security freeze, contact the credit reporting agencies:

Equifax: P.O. Box 105788, Atlanta, GA 30348; 1-888-298-0045; www.equifax.com/personal/help/place-lift-remove-security-freeze

Experian: P.O. Box 9554, Allen, TX 75013; 1-888-397-3742; www.experian.com/freeze/center.html

TransUnion: P.O. Box 160, Woodlyn, PA 19094; 1-800-916-8800; www.transunion.com/credit-freeze

* Offline members will be eligible to call for additional reports quarterly after enrolling.

Place a fraud alert: At no charge, you can also have the three major credit bureaus place a fraud alert on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact the credit reporting agencies:

Equifax: P.O. Box 105069, Atlanta, GA 30348; 1-800-525-6285; www.equifax.com

Experian: P.O. Box 9554, Allen, TX 75013; 1-888-397-3742; www.experian.com

TransUnion: P.O. Box 2000, Chester, PA 19106; 1-800-916-8800; www.transunion.com

Contact additional resources: If you believe you are the victim of identity theft or have reason to believe that your personal information has been misused, you should contact the Federal Trade Commission and/or your state Attorney General. You can obtain information from these sources about additional steps you can take to protect yourself against identity theft and fraud, as well as information on security freezes and fraud alerts. You can contact the Federal Trade Commission at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; and 1-877-ID-THEFT (1-877-438-4338). Instances of known or suspected identity theft should be promptly reported to law enforcement and you have the right to file a police report if you ever experience identity theft or fraud. *For North Carolina residents:* The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, North Carolina 27699; 919-716-6000; www.ncdoj.gov.

