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## **HMSA's Identity Protection Coverage Frequently Asked Questions**

On January 1, 2016, HMSA began offering offer crediting monitoring and identity theft coverage to eligible members. HMSA has contracted with AllClear ID, an identity protection company, to provide two services – AllClear Identity Repair and AllClear Credit Monitoring – free of charge.

### **Why is HMSA offering identity protection coverage to its members?**

HMSA, along with all Blue Cross and Blue Shield Association affiliates across the nation, is now mandated to offer identity protection coverage to eligible members. There are two services – AllClear Identity Repair and AllClear Credit Monitoring. These services are a proactive measure to protect members from the consequences of identity theft, which is a growing concern in America. In 2017, an estimated 16.7 million Americans were victims of identity theft.

### **Was there a cyber-attack? Is that why HMSA is now offering this coverage?**

No, HMSA hasn't experienced a cyber-attack. We're offering this coverage to our members as a proactive way to help them protect their identity.

### **When will the coverage begin?**

HMSA began offering identity protection coverage to its eligible members on **January 1, 2016**.

### **What identity protection services is HMSA offering?**

There are two services that HMSA is offering through its selected vendor, AllClear ID.

- **AllClear Identity Repair** – No sign-up is required to use this service. If you feel you may be a victim of identity theft, call AllClear ID at 1-855-229-0079 toll-free. An investigator will be assigned to you and will work with you to return your credit to its pre-theft state.
- **AllClear Credit Monitoring** – You have to sign-up for this service. It's intended for those who would like additional protection. The service is optional and requires you to provide some personal information, including your Social Security number, to initiate the credit monitoring services. The service includes credit monitoring, identity theft monitoring, and an identity theft insurance policy, as well as an annual credit score and credit report. In addition, you'll also have the ability to set, renew and remove fraud alerts on your credit file to help protect you from credit fraud.

Visit the AllClear ID website for more information on the two services.



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**I'm prompted to enter my group number. I don't have that. How do I get it?**

Your group number is printed on your HMSA membership card. If you've misplaced your card, you can contact HMSA's Customer Relations department for assistance. You can also log on to My Account on [hmsa.com](http://hmsa.com) to view and/or print your card.

**I'm not familiar with AllClear ID. There are other credit monitoring companies that I've heard of. Why did HMSA choose to partner with AllClear ID?**

The Blue Cross and Blue Shield Association partnered with AllClear ID. The company has a good reputation. Their services have been used in response to many security breaches, including Anthem and The Home Depot.

**What's the difference between the identity repair and credit monitoring services?**

The identity repair service, AllClear Identity Repair, ensures that you get help from a professional if your identity is stolen. The credit monitoring service, AllClear Credit Monitoring, is an optional level of protection that specifically monitors for credit activity in your name. If you sign up for credit monitoring, you'll receive alerts from AllClear ID so you can take action. You'll also receive an annual credit report and have the ability to set, renew and remove fraud alerts on your credit file.

**If I suspect identity theft occurred before I was an HMSA member, can I still use AllClear Identity Repair?**

Eligible HMSA members can begin using AllClear Identity Repair any time after January 1, 2016, and can continue using it as long as they're HMSA members. The optional credit monitoring service can also be used any time after January 1, 2016.

**If I think that identity theft occurred while I was an HMSA member and I'm no longer a member, can I still use AllClear Identity Repair?**

You must be a current HMSA member in order to be eligible for the free credit monitoring and identity repair services.

**Do I have to enroll or will I be automatically signed up?**

You're automatically eligible for All Clear Identity Repair. Simply call 1-855-229-0079 toll-free if you think you've been a victim of identity theft. An AllClear investigator will work with you to restore your identity to its pre-theft state.

The optional AllClear Credit Monitoring service requires you to sign up on the AllClear ID website. You'll need to provide some personal information, including your Social Security number, to begin the service.

**Once I enroll for AllClear Credit Monitoring, how long am I covered?**

As long as you remain an eligible HMSA member, you can renew the credit monitoring service indefinitely. You're also automatically eligible for AllClear Identity Repair as long as you're with HMSA.



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### **Who's eligible to receive identity protection coverage?**

Most HMSA members are eligible for the services **with the exception of:**

- Federal Plan members (FEP and Fed 87 plans).
- HMSA Akamai Advantage members.
- HMSA Essential Advantage members
- Members with dental, vision or chiropractic only plans.
- Members who don't have a basic medical plan.
- Inactive or former members.

### **I'm a FEP or Fed-87 plan member. Why am I not eligible for identity protection coverage? Will I be eligible at a later date?**

Unfortunately, contract limitations prevent us from offering identity protection coverage to members with federal-sponsored plans. If this coverage becomes available in the future, we'll notify you.

### **I'm an HMSA Akamai Advantage or Essential Advantage member. Why am I not eligible for identity protection coverage? Will I be eligible at a later date?**

Unfortunately, Medicare guidelines prevent us from offering identity protection coverage to members with HMSA Akamai Advantage or Essential Advantage plans. If this coverage becomes available in the future, we'll notify you.

### **I have two HMSA plans, Fed 87 and EUTF. Am I eligible for identity protection coverage?**

Yes, you can use the services because your EUTF plan is eligible for coverage.

**Note:** The identity protection coverage is available to members with dual coverage as long as one of their health plans is eligible.

### **I have a Senior Connection plan. Can I sign up for identity protection coverage?**

Yes, Senior Connection plan members are eligible to sign up for identity protection coverage.

### **I signed up for identity protection services from a non-HMSA health plan. Do I have to sign up with AllClear ID also?**

You can continue to use your identity protection services provided through your previous/other health plan until the service expires. As an HMSA member, you're eligible for AllClear's identity protection services as long as you're a member. The identity repair service is automatically available to you. You'll need to contact AllClear ID directly to use this service if you believe you're a victim of identity theft. You can also sign up with AllClear ID for the optional credit monitoring service. There is no charge for identity protection services offered from HMSA and you can renew the service indefinitely as long as you remain an eligible HMSA member.



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**Are there age restrictions for identity protection coverage?**

All adults on the eligible subscriber's account can use the service. Members who sign up for the credit monitoring service will have the option to have their children's identity information monitored as well.

**How much will the coverage cost members?**

HMSA is offering identity protection and credit monitoring services at no out-of-pocket cost to eligible members. This service will not affect your premiums.

**Do eligible members have to use the coverage?**

HMSA is offering identity protection services to eligible members, but member participation is voluntary. Any decisions that members make about using the services won't affect their health plan benefits.

**What does HMSA do to protect my health information?**

HMSA employees have all been trained to protect member information and to use it in a private and secure manner. Dedicated employees work to monitor the usage and sharing of this information and they adhere to company, state, and federal guidelines. HMSA notifies its members promptly according to federal guidelines when there is any inappropriate use or sharing of member information.

**Did HMSA give my information to AllClear ID?**

No. If you'd like to use AllClear ID's services, you'll need to contact them directly. You'll be asked for some confidential information, including your Social Security number, to help you with identity repair or to activate the optional credit monitoring service. HMSA is offering AllClear ID's services to our members, but members will need to make their own decision to take advantage of the offer and share their information with AllClear ID.

**I heard that the Equifax credit bureau had a data breach in 2017. Is AllClear ID a subsidiary of Equifax?**

No, AllClear ID is not affiliated with Equifax.

**How do I use and/or sign up for AllClear ID?**

We'll be happy to mail you more information. Or if you prefer, you can contact AllClear ID directly at 1-855-229-0079 toll-free.