

HMSA's Identity Protection Services Frequently Asked Questions

HMSA offers identity protection services, including credit monitoring and identity theft repair, to eligible members. HMSA has contracted with IDX, an identity protection company, to provide services to eligible members at no out-of-pocket cost.

Why is HMSA offering identity protection services to its members?

HMSA and all Blue Cross and Blue Shield Association affiliates across the nation offer identity protection services to eligible members. The services offered by IDX are a proactive measure to help protect members from the consequences of identity theft, which is a growing concern in the U.S.

Was there a cyber attack? Is that why HMSA is now offering this service?

No, HMSA hasn't experienced a cyber attack. We're offering this service to our members as a proactive way to help them protect their identity. We've been offering this service to members since 2016.

What identity protection services are offered by HMSA?

HMSA is offering identity protection services through its selected vendor, IDX. The following services are included:

- **Credit monitoring:** Credit monitoring watches for new credit activity in your credit file, including credit inquiries, new credit lines, derogatory credit, name changes, and address changes. It provides alerts of changes by email and/or by push notification from the IDX app.
- **CyberScan Dark Web surveillance:** Dark web monitoring scans the deep and dark web used by cybercriminals with sophisticated technology looking for your personal information. If any of your information is detected, you'll be alerted and provided with details on what information was found and recommended actions.
- **Concierge recovery specialists:** If you become a victim or suspect you might be a victim of identity theft for any reason, IDX is there to help. Professional, dedicated identity recovery specialists are standing by to manage your identity theft incident and resolve suspected or confirmed fraud.
- **Up to \$1 million identity theft insurance:** Expense reimbursement insurance is available to cover out-of-pocket expenses incurred during the identity recovery process up to a maximum of \$1 million with zero deductible.
- **Lost wallet protection:** ID care specialists will help cancel or replace missing contents in the event of theft of a purse or wallet, or home disaster, saving you considerable time and hassle.
- **Password Detective:** Password Detective enables you to verify if your current or proposed password has been compromised on the dark web so you can take action.
- **Password Manager:** Password Manager stores your passwords virtually using military-grade security. No more remembering dozens of different passwords; you just have to remember one strong password for access, and we'll do the rest.

Visit the [IDX website](#) for more information on the services offered by HMSA.

Why did HMSA choose to partner with IDX?

IDX has an excellent reputation. Their services have been used in response to many security breaches across the nation.

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

The IDX identity repair service ensures that you get help from a professional if your identity is stolen. The credit monitoring service specifically monitors for credit activity in your name.

If I suspect identity theft occurred before I was an HMSA member, can I still use IDX?

Yes. Eligible HMSA members can use IDX as long as they're HMSA members.

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

No. You must have a current HMSA medical plan 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'll need to sign up. Please visit hmsa.com/help-center/identity-protection/ for more information.

Do I need a special registration code to sign up?

Yes. You can get the code by calling HMSA Customer Relations at 808-948-6079 or 1-800-776-4672.

When will these services start?

Benefits will begin once you sign up. Please visit hmsa.com/help-center/identity-protection/ for more information.

Once I enroll in IDX identity protection services, how long am I covered?

If you remain an eligible HMSA member, you can retain your IDX identity protection indefinitely.

Who's eligible to receive identity protection services?

Most current HMSA members are eligible for the services **except** for:

- Federal Employees Health Benefits Program members (Blue Cross and Blue Shield Service Benefit Plan and HMSA Plan 87).
- HMSA Medicare Advantage members.
- Members without a medical plan (i.e., members with dental-, vision-, or chiropractic-only plans).
- Inactive or former members.

I'm an HMSA Plan 87 or Blue Cross and Blue Shield Service Benefit Plan (FEP) member. Why am I not eligible for identity protection services? Will I be eligible at a later date?

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

I'm an HMSA Akamai Advantage member. Why am I not eligible for identity protection services? Will I be eligible at a later date?

Unfortunately, Medicare guidelines prevent us from offering identity protection services to members with HMSA Medicare Advantage plans, including HMSA Akamai Advantage®. If these services become available in the future, we'll notify you.

I have two HMSA plans, HMSA Plan 87 and EUTF. Am I eligible for identity protection services?

Yes, you can use the services because your EUTF plan is eligible. Identity protection services are available to members with dual plans if one of their medical plans is eligible.

I have a Senior Connection plan. Can I sign up for identity protection services?

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

I signed up for identity protection services from a non-HMSA service. Do I have to sign up with IDX also?

No, you're not required to sign up with IDX. You can continue to use your other identity protection services. If that service expires or you choose to switch to IDX later, you can sign up for IDX at that time. Please visit hmsa.com/help-center/identity-protection/ for more information.

As an HMSA member, you may use IDX services if you remain an eligible member. There is no charge for identity protection services offered from HMSA and you can retain the service indefinitely if you remain an eligible HMSA member.

How much will these services cost members?

HMSA is offering identity protection services at no out-of-pocket cost to eligible members. This service won't affect your premiums.

Do eligible members have to use these services?

No. Member participation is voluntary. Any decisions that members make about using the services won't affect their health plan benefits or premiums.

What does HMSA do to protect my health information?

HMSA employees are trained to protect member information and to use it in a private and secure manner. Dedicated employees work to monitor the use and sharing of this information and they follow company, state, and federal guidelines. HMSA will notify its members promptly according to federal guidelines if there's any inappropriate use or sharing of member information.

Did HMSA give my information to IDX?

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

IDX™ is an independent company providing identity protection and data breach services for eligible members on behalf of HMSA.

HMSA Akamai Advantage® is a PPO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage depends on contract renewal.