

TRICARE INFORMATION ISSUES: HOW YOU CAN PROTECT YOURSELF

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You may have recently received a letter from a company called Science Applications International Corporation (SAIC) regarding the loss of personally identifiable and protected health information (PII/PHI). After reading the letter, you may have several questions such as

- “Why am I receiving this letter?”
- “Is the letter legitimate?”
- “How will I know if my information has been used by a third party?”
- “What can I do if I become the victim of identity theft?”

This article will discuss these issues and how you can protect yourself.

SAIC is a contractor performing work on behalf of the TRICARE Management Activity. On November 4, TRICARE announced that a loss of computer tapes by SAIC may have placed TRICARE patient data at risk.

Specifically, an SAIC employee reported computer tapes containing PII/PHI of 4.9 million military clinic and hospital patients in Texas, or those patients who had laboratory exams sent to the military hospitals in Texas, were stolen.

The data on the tapes may include names, Social Security numbers, addresses and phone numbers, as well as some personal health data such as clinical notes, laboratory tests and prescriptions. TRICARE states there is no financial data, such as credit card or bank account information, on the backup tapes.

TRICARE reports that the risk of harm to patients is judged to be low. This is because retrieving the data on the tapes would require knowledge of, and access to, specific hardware and software and knowledge of the system and data structure.

However, as a precaution, the Assistant Secretary of Defense (Health Affairs) determined that SAIC should notify potentially impacted persons or households of this incident by letter. Additionally, TRICARE is directing SAIC to provide free credit monitoring and credit restoration services for one year for patients requesting them. TRICARE states that the services being provided exceed current industry standards for responding to a data breach.

If you wish to participate in the free credit monitoring and credit restoration services, you can do so in one of two ways:

1. To receive online credit monitoring through e-mail, please visit www.idintegrity.com to complete your credit authorization; OR
2. To receive your credit monitoring through the U.S. Postal Service mail, please fill out and return the Consumer Credit Report and Credit Monitoring Authorization Form attached to your SAIC letter.

Note that if you fill out and return the authorization form to receive credit monitoring through the mail, you cannot sign up online.

Whether you choose to elect participation via online registration or by mail, in your application you will need to provide certain identifying information such as your Social Security Number. While you may be reluctant to provide your SSN, it is the only way to affirmatively identify you and monitor your credit. Without the SSN, there is a chance your name cannot be authenticated and you will not receive the services.

Even if you choose not to participate in the program being offered by SAIC, you can still monitor your credit report yourself. Under the Fair and Accurate Credit Transactions Act, consumers can request a free copy of their credit report annually from each of the 3 major consumer reporting agencies (Equifax, Experian and TransUnion). You can obtain a copy

online (or if you prefer to receive a hard copy by mail, the application form for a hard copy) at <http://www.annualcreditreport.com>. By regularly reviewing your credit report, you can learn if credit accounts have opened or attempted to be opened in your name.

Identity theft is a state and federal crime. In the future if you believe you have become the victim of identity theft, the Federal Trade Commission recommends taking the following immediate steps:

1. **Place a fraud alert on your credit reports.** Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374- 0241

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

TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

2. **Close the accounts that you know, or believe, have been tampered with or opened fraudulently.** Call and speak with someone in the security or fraud department of each company. Follow up in writing, and include copies (NOT originals) of supporting documents. It is important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

3. **File a report with your local police or the police in the community where the identity theft took place.** Then, get a copy of the police report or at the very least, the number of the report. It can help you deal with creditors who need proof of the crime.
4. **File a complaint with the Federal Trade Commission.** By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws the agency enforces. You can file a complaint online at www.ftc.gov/idtheft. If you do not have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653- 4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

If you have additional questions about the SAIC credit monitoring program, you can contact the SAIC Incident Response Call Center, Monday through Friday, 9 a.m. to 6 p.m. Eastern Time, at (855) 366-0140 (toll free).

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