

## DEPARTMENT OF THE ATTORNEY GENERAL KA 'OIHANA O KA LOIO KUHINA

JOSH GREEN, M.D. GOVERNOR KE KIA'ĀINA

ANNE LOPEZ
ATTORNEY GENERAL
LOIO KUHINA

News Release 2024-33

## ATTORNEY GENERAL ANNE LOPEZ SHARES RESOURCES AVAILABLE TO CONSUMERS FOLLOWING THE CHANGE HEALTHCARE (UNITEDHEALTH GROUP) CYBERATTACK

## FOR IMMEDIATE RELEASE

Jul. 9, 2024

HONOLULU – Attorney General Anne Lopez is sharing consumer protection reminders and raising awareness about the availability of free credit monitoring and identity theft protection services following Change Healthcare's February data breach. [In April, Attorney General Lopez joined other attorneys general in sending a letter to UnitedHealth Group, Inc. — the nation's largest health insurer and the parent company of Change Healthcare — urging the corporation to take more meaningful action to better protect providers, pharmacies, and patients harmed by the recent breach.]

Change Healthcare, a unit of UnitedHealth, is the nation's biggest electronic data clearinghouse. Change Healthcare's technological infrastructure is used by tens of thousands of providers, pharmacies, and insurers to verify insurance, confirm preauthorization of procedures or services, exchange insurance claim data, and perform other administrative tasks essential to the delivery of health care.

This was an unprecedented data breach. The February cyberattack interrupted operations for thousands of doctors' offices, hospitals, and pharmacies. It also resulted in Americans' sensitive health and personal data being leaked onto the dark web - a hidden portion of the Internet where cyber criminals buy, sell, and track personal information. The actual number and identity of affected patients are currently unknown.

Change Healthcare has publicly stated that the data breach could impact up to one-third of all Americans. Typically, when there is a data breach impacting Hawai'i residents, consumers receive an individualized letter or email if their data was impacted. However, Change Healthcare has not yet provided individual notices to consumers. Given the delay between the data breach and notification to those impacted, Attorney General

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Lopez is publicizing not just the breach, but also resources, including the offer that Change Healthcare has provided to the public.

"We have heard from local medical providers who say the cyberattack did cause issues with access including delayed insurance authorizations and claim reimbursements. While our office is working to address the fallout from the data breach, we encourage those affected by the cyberattack to take advantage of the available resources," said Attorney General Anne Lopez."

Change Healthcare is offering ALL Hawai'i residents who believe they may have been impacted, free credit monitoring and identity theft protections for two years. The dedicated website and call center will not be able to provide individuals details about whether their data was impacted, but can guide them through getting set up for the free credit monitoring and identity theft protections.

- For information visit <u>changecybersupport.com</u>.
- To enroll in credit monitoring through IDX use the link at <u>changecybersupport.com</u> or call <u>1-888-846-4705</u>.
- For additional support from Change Healthcare call <u>1-866-262-5342.</u>

Consumers should be aware of potential <u>warning signs that someone is using their</u> medical information. The signs include:

- A bill from their doctor for services they did not receive;
- Errors in their Explanation of Benefits statement like services they never received or prescription medications they do not take;
- A call from a debt collector about a medical debt they do not owe;
- Medical debt collection notices on their credit report that they do not recognize;
- A notice from their health insurance company indicating they have reached their benefit limit; or
- They are denied insurance coverage because their medical records show a preexisting condition they do not have.

If consumers are concerned that their data may have been impacted but prefer not to use the free resources provided by Change Healthcare, they can also consider:

Freezing their credit.

A credit freeze prevents creditors—such as banks or lenders—from accessing individual's credit reports. This will stop identity thieves from taking out new loans or credit cards in consumer's names because creditors will not approve their loans or credit requests if they cannot first access their credit reports. By law, a credit bureau must allow you to place, temporarily lift, or remove a credit freeze for free.

When consumers freeze their credit with each bureau, the bureaus will send them a personal identification number. The consumers can then use that PIN to unfreeze their

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credit if they want to apply for a loan or credit card. Consumers can also use the PIN to freeze their credit again after they have applied for loans or a new credit card.

Individuals will have to freeze their credit with each bureau: Experian, Equifax and TransUnion.

- Equifax | <a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a>
  - **+1-888-766-0008**
- Experian | https://www.experian.com/freeze/center.html
  - **+**1-888-397-3742
- TransUnion | <a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>
  - **+**1-800-680-7289

Joining Attorney General Lopez in sharing these consumer protection resources is a bipartisan group of attorneys general from across the country.

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## Media Contacts:

Dave Day Special Assistant to the Attorney General 808-586-1284

Email: <a href="mailto:david.day@hawaii.gov">david.day@hawaii.gov</a>
Web: <a href="mailto:http://ag.hawaii.gov">http://ag.hawaii.gov</a>

Toni Schwartz
Public Information Officer

Hawai'i Department of the Attorney General

Office: 808-586-1252 Cell: 808-379-9249

Email: Toni.E.Schwartz@hawaii.gov

Web: http://ag.hawaii.gov