

Insurer Anthem offers layers of identity theft protection (Update)

February 13 2015, by Tom Murphy



This Wednesday, Dec. 3, 2014, file photo, shows the Anthem logo at the company's corporate headquarters in Indianapolis. Anthem Inc., said Friday, Feb. 13, 2015, that it is offering several levels of free identity theft protection to current and former customers after hackers broke into a database storing information for about 80 million people. (AP Photo/Darron Cummings, File)

Anthem Inc. is offering several levels of free identity theft protection to current and former customers after hackers broke into a database storing information for about 80 million people.

The nation's second-largest health insurer said Friday that for two years it will provide credit monitoring, identity theft repair assistance if someone experiences fraud, and identity protection designed specifically for children. The services are available to all current and former customers since 2004.

The Blue Cross-Blue Shield insurer said last week that hackers evaded several security layers to reach its database sometime after Dec. 10 and before Jan. 27, when a computer system administrator discovered outsiders were using his credentials to log into the system.

The intruders gained access to what cybersecurity experts believe is a particularly dangerous combination of information: Names, birthdates, email address, employment details, Social Security numbers, incomes and street addresses. Investigators have found no evidence that medical or credit card information was breached.

Anthem Inc. representatives have said they didn't know how many people were affected by the attack, but the number was probably in the "tens of millions."

The Identity Theft Resource Center says the attack was easily the largest it has recorded against a health care company. The nonprofit monitors identity theft and helps people affected by it.

Identity Theft Resource Center CEO Eva Velasquez said the Anthem breach may be more potent than recent hacks of retailers like Home Depot because of the type of information in Anthem's database. Social Security numbers are particularly dangerous because they can be used to file false tax returns and open fake credit lines.

Plus, it can be difficult to change a Social Security number, unlike the lone phone call it usually takes to cancel a stolen credit card. The Social

Security Administration says people need to prove their age and identity and show they are having problems with someone misusing their Social Security number to get a new one.

Velasquez said credit monitoring services are a good start, but people worried about fraud should also be alert: Act quickly if you get unexpected collection notices or stop receiving credit card or bank statements that normally come in the mail. That could be a sign that someone stole your identity and changed the address.

Indianapolis-based Anthem covers more than 37 million people in states that include California, New York and Georgia. It sells mainly private individual and group health insurance, plans on the health care overhaul's public insurance exchanges and Medicare and Medicaid coverage. It also offers life insurance and dental and vision coverage.

More information: Anthem set up a website with fraud prevention tips at www.anthemfacts.com

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