P. Todd Cioni, Vice President
Regulatory Operations & Chief Privacy Officer

CareFirst BlueCross BlueShield
1501 S. Clinton Street
Baltimore, MD 21224
Tel. 410.528.7170
Fax 410.720.6081
Email: todd.cioni@carefirst.com

Via Electronic Mail to: idtheft@oag.state.md.us

March 19, 2025

Anthony G. Brown, Attorney General
Office of the Attorney General, State of Maryland
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Notice of Data Incident

Dear Attorney General Brown:

This letter is to provide you with information regarding unauthorized access or use of personal health information ("PHI") involving Maryland residents ("impacted individuals"). CareFirst BlueCross Blue Shield ("CareFirst") providing you with information regarding the unauthorized access or use as required by Maryland Code §14-3501 et seq.

The CareFirst Privacy Office received notification on February 3, 2025, that an appeal decision letter intended for one CareFirst member was erroneously attached, electronically, to another CareFirst member's appeal decision letter and subsequently mailed incorrectly to the incorrect member. The appeal decision letter contained the impacted member's full name, address, date of birth, member identification number, health record number, and medication name for one (1) Maryland resident.

The member who received the information in error contacted CareFirst to report the error. In accordance with CareFirst policy, the employee involved in this incident received the appropriate counseling and re-training.

While we do not have any evidence that the information has been misused, to help protect the impacted member's identity, we are offering a free two (2) year membership in Experian's® IdentityWorks^{SM}.

CareFirst takes the privacy of its and its members' data extremely seriously. We will be notifying the impacted individuals and have provided you with a sample notice. If you have any questions or concerns, please contact me at Todd.Cioni@carefirst.com or by phone at 410-528-7170.

Sincerely,

P. Todd Cioni
Enclosure

CareFirst BlueCross BlueShield
Community Health Plan Maryland
PO Box 915
Owings Mills, MD 21117
carefirstchpmd.com

CareFirst Community Health Plan Maryland

<Date>

<FName> <LName>
<Address 1>
<Address 2>
<City>, <State> <Zip>

Dear <FName> <LName>:

CareFirst BlueCross BlueShield Community Health Plan Maryland ("CareFirst CHPMD") understands the importance of protecting our members personal information, and we take that responsibility seriously. This letter is to notify you of a recent incident relating to your Protected Health Information ("PHI") that occurred on January 3, 2025.

The CareFirst Privacy Office received notification on February 3, 2025, that PHI was mistakenly mailed to another CareFirst member.

The CareFirst Privacy Office investigated the incident and on February 18, 2025, determined a CareFirst employee mistakenly attached your appeal decision letter to another appeal decision letter meant for another CareFirst member. Both appeal letters were mailed to the other member. The appeal decision letter included your name, address, date of birth, member identification number, member health record number, and medication name.

The member who received the information in error contacted CareFirst to report the error. In accordance with CareFirst policy, the employee involved in this incident received counseling and re-training.

While we do not have any evidence that your data has been misused, to help protect your identity, we are offering a free two (2) year membership in Experian's® IdentityWorks℠. This product monitors all three credit bureaus, helps detect possible misuse of your personal information and provides detection and theft resolution. This product also includes insurance and identity restoration.

To activate your membership, please follow the steps below:

- Ensure that you enroll by: **MM/DD/YYYY,** by 5:59pm CT (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your activation code: **XXXXXXXXX**

Please do not share this information. These links and codes are only for you.

If you do not have internet access, or need assistance, please contact Experian at (833) 931-7577 and provide this engagement **# XXXXXXX** to enroll at no cost.

There are other things you can do to protect yourself from identity theft. Please read the information we have attached to learn more.

We are committed to meeting the requirements of the law to protect and keep members' health information private. Protecting our member's PHI is something we take very seriously. We sincerely apologize and regret that this situation has occurred.

Please do not hesitate to contact our Privacy Director, Lauran Gregory at 410-528-5006 or lauran.gregory@carefirst.com with any questions or concerns regarding this incident.

Sincerely,

P. Todd Cioni
Vice President, Regulatory Operations & Chief Privacy Officer

INFORMATION ABOUT IDENTITY THEFT PROTECTION

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also obtain a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax:	P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-888-Equifax (1-888-378-4329), www.equifax.com
Experian:	P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion:	P.O. Box 1000, Chester, PA 19022, 1 (800) 916-8800, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports. We also recommend that you promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission (FTC). You may contact the FTC or the Washington, DC Office of the Attorney General to obtain additional information.

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW,
Washington, DC 20580, (1-877-IDTHEFT [1-877-438-4338]; TDD: 1-866-653-4261; or www.ftc.gov/idtheft).

Fraud Alerts: For increased protection you may place a fraud alert on your credit file. Such an alert will prompt creditors to contact you before they open any new credit or make changes to your account. There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof.

An extended fraud alert stays on your credit report for 7 years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax:	1-800-525-6285, www.equifax.com
Experian:	1-888-397-3742, www.experian.com
TransUnion:	1-800-680-7289, www.transunion.com

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Placing, lifting, and/or removing a credit freeze from your account is completely free and will not affect your credit score. Please contact the three national credit reporting agencies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111 www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742 www.experian.com/freeze
TransUnion: P.O. Box 160, Woodlyn, PA 19094 1-888-909-8872 www.transunion.com/credit-freeze

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the three national credit reporting agencies listed above.

The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day, and year); current address and previous addresses for the past 5 years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state, or military ID card, and a copy of a utility bill, bank, or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent).

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.