Gold Coast Health Plan℠
A Public Entity

To Enroll, Please Call:
(888) 599-2126
Or Visit:
https://ide.myidcare.com/enrollgchp
Enrollment Code:
<<XXXXXXXX>>

C/O ID Experts
PO Box 10444
Dublin, OH 43017-4044

[First Name] [Last Name]
[Address 1] [Address 2]
[City/State/Zip]

October 5, 2018

RE: Notice of Data Breach

Gold Coast Health Plan (GCHP) values our relationship with members and takes its commitment to protecting your information very seriously. Therefore, we are writing to notify you of a recent data security incident that involved your protected health information.

What happened?
GCHP recently discovered that it suffered a phishing email attack that had compromised an employee email account and resulted in potential disclosure to an unauthorized third party of your health information. Our investigation indicates that your information was contained in an attachment to one or more of the compromised emails.

The phishing attack permitted the attacker to access the employee's email account between June 18, 2018 and August 1, 2018. We discovered the incident on August 8, 2018 and immediately stopped the attack and engaged a leading cybersecurity firm to assess the potential disclosure of protected health information.

What Information Was Involved
The investigation determined that the compromised email account that was accessed affected GCHP members whose claims information was sent by email. The claims information included your health plan identification number, dates of medical service, and in some cases included member names, dates of birth, and medical procedure codes.

No financial information or social security numbers were accessed or disclosed.

We are not aware of any misuse or attempted misuse of your health information. According to computer forensics experts and law enforcement, these types of attacks are usually financially motivated. Based on our investigation, we believe the perpetrators of the attack were trying to fraudulently transfer GCHP funds to their account.

What We Have Done To Prevent This From Happening In The Future
Upon discovering the incident, we immediately stopped the attack and launched an investigation with a leading cybersecurity firm. We also promptly notified law enforcement. Based on what we learned, we activated a series of enhanced security measures to improve security and to prevent an incident like this from happening again. We conducted education for our employees to help them recognize and avoid phishing emails, which are becoming more and more sophisticated.

711 East Daily Drive, Suite 106, Camarillo, CA 93010-6082 | Member Services: 888-301-1228 | Administration: 805-437-5500

What You Can Do To Protect Your Information

We want to help protect you from potential misuse of your information. Therefore, due to this incident, we are offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare™. With this protection, MyIDCare will help you resolve issues if your identity is compromised. We strongly encourage you to register for this free identity theft protection service. To enroll please visit https://ide.myidcare.com/enrollgchp or call (888) 599-2126 and provide the membership enrollment code provided above.

Your 12-month MyIDCare membership will include the following:

Complete Credit Monitoring and Recovery Services

- **Single Bureau Credit Monitoring -** Monitors any changes reported by Experian Credit Bureau to your credit report.
- **CyberScan Monitoring** - Monitors criminal websites, chat rooms, and bulletin boards for illegal selling or trading of their personal information.
- **Access to the ID Experts Team** - Access to an online resource center for up-to-date information on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.
- **Complete Recovery Services** - Should you believe that you are a victim of identity theft, MyIDCare will work with you to assess, stop, and reverse identity theft issues.
- **Identity Theft Insurance** - In the event of a confirmed identity theft, you may be eligible for reimbursement of up to $1,000,000 for expenses related to that theft.

For More Information

We regret this incident occurred and are sorry for the inconvenience this has caused. If you have any questions or concerns regarding this incident, please do not hesitate to call our toll-free hotline we have established for this purpose at (888) 599-2126. Please call Monday through Friday 5:00 a.m. to 5:00 p.m. PST.

Sincerely,

Jeffrey Yarges
Privacy Officer

cc:
Privacy Officer
Office of Legal Services
Department of Health Care Services
MS 4721, 1501 Capitol Avenue
Sacramento, CA 95814

Recommended Steps to help Protect your Information

Please Note: Minors, under the age of 18, should not have a credit history established and are under the age to secure credit. Therefore, credit monitoring may not be applicable at this time for them. All other services provided in the membership will apply. No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

1. **Website and Enrollment.** Go to https://ide.myidcare.com/enrollgchp and follow the instructions for enrollment using your Enrollment Code provided above.

2. Activate the credit monitoring provided as part of your MyIDCare membership. Credit and CyberScan Monitoring are included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.

3. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by visiting their Member website and filing a request for help.

If you file a request for help or report suspicious activity with MyIDCare, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

4. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting	Experian Fraud Reporting	TransUnion Fraud Reporting
1-866-349-5191	1-888-397-3742	1-800-680-7289
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19022-2000
www.alerts.equifax.com	www.experian.com	www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

5. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

6. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection, https://oag.ca.gov/privacy for additional information on protection against identity theft.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft 1-877-IDTHEFT (438-4338), 1-866-653-4261 (TTY)

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