

## **Credit Monitoring and Identity Theft Protection Resources Available to Consumers Following Change Healthcare (a Unit of UnitedHealth) Cyberattack**

**BALTIMORE, MD (July 11, 2024)** – Attorney General Anthony G. Brown is alerting Marylanders about a data breach experienced in February 2024 by Change Healthcare, the nation’s biggest electronic data clearinghouse. The clearinghouse, a unit of UnitedHealth, is used by tens of thousands of doctor’s offices, hospitals, pharmacies, and insurers to verify insurance, confirm pre-authorization of procedures or services, exchange insurance claim data, and perform other administrative tasks essential to the delivery of healthcare.

Attorney General Brown is encouraging Marylanders to take steps to protect themselves, including taking advantage of the free credit monitoring and theft protection that is being offered in connection with the data breach.

The February cyberattack interrupted operations for thousands of doctor’s offices, hospitals, and pharmacies. It also resulted in 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; however, Change Healthcare has publicly stated that the data breach could impact up to one-third of all Americans. Given the significance of the breach and the fact that the company has not yet notified individuals if their data was impacted, Attorney General Brown is publicizing the breach and resources, including the offer that Change Healthcare has provided to the public.

Change Healthcare is offering ALL Maryland 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 details about whether an individual’s data was impacted, but it can guide them in obtaining free credit monitoring and identity theft protections. Marylanders should assume their data was included in the breach and consider signing up for the free credit monitoring and identity theft protections by calling or visiting Change Healthcare:

- For information, visit [Change Healthcare Consumer support page - UnitedHealth Group \[lnks.gd\]](#).
- To enroll in credit monitoring through IDX, use the link at [Change Healthcare Consumer support page - UnitedHealth Group \[lnks.gd\]](#) or call **1-888-846-4705**.
- For additional support from Change Healthcare, call **1-866-262-5342**.

Marylanders should be aware of potential [warning signs that someone is using their medical information \[lnks.gd\]](#). The signs include:

- A bill from their doctor for services they did not remember receiving;
- 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 when they haven’t; or
- They are denied insurance coverage because their medical records show a pre-existing condition they do not have.

Any Marylander who receives a suspicious email, phone call, or text from their healthcare provider or insurance company should refrain from sharing their personal information until they have separately confirmed the caller or writer is their actual doctor or insurance company.

If Marylanders 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 an individual’s credit reports. This will stop identity thieves from taking out new loans or credit cards in a consumer’s name because creditors will not approve their loans or credit requests if they cannot first access their credit reports.

When an individual freezes their credit with each bureau, the bureaus will send them a personal identification number (PIN). The individual can then use that PIN to temporarily unfreeze their credit if they want to apply for a loan or credit card.

Marylanders who choose to freeze their credit should do it by contacting each bureau—Experian, Equifax, and TransUnion—on the internet or by phone:

- Equifax | <https://www.equifax.com/personal/credit-report-services/credit-freeze/> [\[lnks.gd\]](#)
  - +1 (888) 766-0008
- Experian | <https://www.experian.com/freeze/center.html> [\[lnks.gd\]](#)
  - +1 (888) 397-3742
- TransUnion | <https://www.transunion.com/credit-freeze> [\[lnks.gd\]](#)
  - +1 (800) 680-7289

For more information about protecting your privacy, please review Attorney General Brown’s How to Protect Your Privacy guide, which is available [here \[lnks.gd\]](#).

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