



State of California - Health and Human Services Agency
Department of Health Care Services



ARNOLD SCHWARZENEGGER
Governor

February 22, 2010

Re: **How to protect your credit information
Adult Day Health Care Program**

Promotion Code

Dear Mr. Sample:

The Department of Health Care Services apologizes again for sending a letter to you in early February that had your Social Security Number on the envelope. We are sorry this happened and have put more safeguards in place.

Your Social Security Number is an important part of your credit information. We know that it is possible somebody could see your Social Security Number and use it without your permission. The Department does not know if your Social Security Number has been used by anyone else. Since it is possible that this could happen, we want you to have information on protecting your confidential information.

In an earlier letter, we sent you information about how to place a **free fraud alert** for 90 days with one of three agencies. We are sending this letter to give you **another option to protect your credit information, a free credit monitoring program that will last for one full year**. Here is information on both options:

Sign up for a credit monitoring program

The Department has arranged for a free 3-in-1 credit monitoring program for you with Equifax. **This 3-in-1 credit monitoring program lasts for a year and gives more protection than a fraud alert. It is at no cost to you if you sign up between now and May 16, 2010.** The Promotion Code at the top of this letter is important because you will need it to sign up at no cost.

If you sign up for 3-in-1 credit monitoring:

- You will get a 3-in-1 credit report, meaning the report will have your credit history from all three national credit reporting bureaus. Then, you will know if

anyone has used your information without your permission as of the date of the report;

- Equifax will tell you of any changes in your credit file that could indicate someone may be trying to use your credit information without your permission;
- You will get identity theft insurance of up to one million dollars.

There is an information sheet on the 3-in-1 credit monitoring program included with this letter (printed on the back or on a separate sheet) that tells you the steps to take to sign up. Please remember that you must **sign up by May 16, 2010, for the free 3-in-1 credit monitoring program**. Also, please remember to give them the Promotion Code at the top of this letter so that there will be no cost to you. After you sign up, if you have questions or need help, you can call for free customer service 24 hours a day, 7 days a week.

Sign up for a Free Fraud Alert for 90 days

You may also sign up for a free fraud alert with any one of the national credit reporting agencies, Equifax, Experian or TransUnion.

A fraud alert means that a statement will be added to your credit report to alert creditors, such as lenders or store clerks, that your credit report may show possible fraudulent activity. It also means that all creditors should contact you before establishing any accounts in your name. A fraud alert lasts for 90 days and can be renewed by calling the credit agency again at the end of the 90 days. To get a free fraud alert, make a free phone call to any one of the credit reporting agencies and a fraud alert will be placed with all three agencies:

- Equifax at 1-877-478-7625
- Experian at 1-888-397-3742
- TransUnion at 1-800-680-7289

If you have questions or need assistance

If you have questions, please call the Department's toll-free telephone number: 1-866-866-0602. If you are not clear about what to do or need help, please contact your adult day health care program directly.

Sincerely,



Karen Johnson

Chief Deputy Director, Policy and Program Support
Department of Health Care Services