

# Brief Notes

News for  
Brokers and Consultants

**March 30, 2016**

**Applies to:** Individual (on and off exchange) and Group markets, including the State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP) (*excludes the Federal Employee Program<sup>®</sup> [FEP<sup>®</sup>], Medicare Advantage and Medicare Part D plans*)

## **Horizon BCBSNJ Coverage Includes Free Identity Protection Services**

At Horizon Blue Cross Blue Shield of New Jersey, we believe personal information should stay that way — personal. That's why we're taking industry-leading steps to help our members keep their information safe.

Beginning **April 1, 2016**, Horizon BCBSNJ members enrolled in fully insured and self-insured group health plans, and consumers enrolled in individual health plans both on and off the Health Insurance Marketplace, will have identity protection services as an added feature of their health plan.

Horizon BCBSNJ is working with AllClear ID, a leader in identity protection services, to give members automatic access to **AllClear Identity Repair** and the option to enroll in **AllClear Credit Monitoring**. Both are offered at no cost to members.

### **Free, Automatic Coverage**

AllClear Identity Repair is a comprehensive identity protection service. With AllClear Identity Repair, no matter where or how identity theft occurs, our members are covered. The theft does not have to be related to health care coverage or services. Identity repair ensures that members get help from professionals trained to navigate the complicated process of identity repair.

There is no enrollment required for this protection through AllClear ID and no cost to the member. Members will continue to have automatic access to AllClear Identity Repair services as long as they maintain eligible coverage with Horizon BCBSNJ.

### **Additional Protection is Available**

Beginning **April 1, 2016**, eligible Horizon BCBSNJ members can also choose to enroll in additional protection called **AllClear Credit Monitoring**. AllClear Credit Monitoring offer an extra layer of protection that specifically monitors new credit accounts opened in a person's name. When this happens, AllClear ID sends alerts so the member can take action. AllClear Credit Monitoring is helpful if a member thinks his or her Social Security Number is at risk or has been compromised.

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This service includes:

- Credit monitoring
- A \$1M identity theft insurance policy
- Child identity protection for eligible members under 18 years old

AllClear Credit Monitoring is available at no cost to eligible members, but members must enroll in this coverage directly with AllClear ID. Coverage will be active throughout 2016. Each year, members will need to certify with AllClear ID that they are eligible to enroll in AllClear Credit Monitoring through their coverage with Horizon BCBSNJ.

The *attached flyer* can help you explain the identity protection services available to your clients enrolled in eligible Horizon BCBSNJ health plans. **Please note:** Members cannot call the phone number or access the website listed in the flyer until the identity protection services coverage is effective on April 1, 2016.

If you have questions, please contact your Horizon BCBSNJ sales executive or account manager.

## Identity Protection Services



### We believe your personal information should stay that way — personal.

That's why we're taking industry-leading steps to help you keep your information safe. Beginning **April 1, 2016**, eligible<sup>1</sup> Horizon Blue Cross Blue Shield of New Jersey members have identity protection services from AllClear ID as an added feature of their health plan.

#### Free, automatic coverage

AllClear Identity Repair is the most important and comprehensive identity protection service available to you through Horizon BCBSNJ. With AllClear Identity Repair, no matter where or how identity theft occurs, you are covered. If you become a victim of identity theft, a dedicated investigator from AllClear ID will act as your guide and advocate from start to finish by initiating the dispute process, and ensuring that your identity returns to its pre-fraud state.

This service is available to you automatically and at no cost as an eligible Horizon BCBSNJ member. You will continue to have automatic access to AllClear Identity Repair as long as you maintain eligible coverage with Horizon BCBSNJ.

#### How to access AllClear Identity Repair

If you have questions about protecting your identity, or if you suspect that your identity has been stolen:

1. Call the AllClear ID customer support team at **1-855-904-5725**.
2. Verify your eligibility.
3. Let AllClear ID help recover your losses and restore your credit.

#### Want more protection?

AllClear Credit Monitoring offers an extra level of protection that specifically monitors new credit accounts opened in your name. When this happens, AllClear ID alerts you so you can take action. This service is helpful if you think your Social Security Number is either at risk or has been compromised. It offers additional layers of protection, including credit monitoring, a \$1M identity theft insurance policy, and child identity protection for eligible members under 18 years old.

This service is available at no cost to you as an eligible Horizon BCBSNJ member. However, you must enroll in this service directly with AllClear ID.

#### How to enroll in AllClear Credit Monitoring

To enroll online, visit **HorizonBlue.AllClearID.com**.

To enroll over the phone, call **1-855-904-5725**.

After enrollment is complete, additional steps are required to activate your phone alerts.

#### Learn more about identity theft protection

To learn more, visit **allclearid.com/blog**, **identitytheft.gov** and **privacyrights.org**.

<sup>1</sup> Horizon BCBSNJ members enrolled in fully insured and self-insured group health plans, including the State Health Benefits Program (SHBP) and the School Employees' Health Benefits Program (SEHBP), and consumers enrolled in individual health plans both on and off the Health Insurance Marketplace are eligible for identity protection coverage.

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