

# Tips to minimize the risk of identity theft

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## **Start monitoring your credit now.**

Obtain credit monitoring and ID theft insurance once it is offered by Anthem. Anthem created a website, [www.anthemfacts.com](http://www.anthemfacts.com), and a toll-free number, 877-263-7995, to respond to questions.

## **Monitor existing accounts and set up two-factor authentication.**

Monitor all of accounts and set-up two-factor authentication, if the account allows. Two-factor authentication is a system that typically combines something you know — like a password — with something you have (a special token, for instance, or a numeric passcode sent to your smartphone) as an extra layer of security. This makes it extremely difficult to accomplish an account takeover.

## **Be aware of an increased risk of phishing.**

These types of breaches leave consumers vulnerable to spear phishing — a type of attack in which thieves send sophisticated emails (or voice or text messages) to specific individuals to try to extract more information, like user names or passwords.

## **Consider setting a credit freeze.**

Also known as a security freeze, a credit freeze lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. Creditors look at your credit report before they approve a new account. If they can't see your file, they will most likely not open the account or extend the credit. The Federal Trade Commission has full information on freezing your credit report at <http://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.

Consumers need to approach each of the three credit bureaus — [Equifax](#), [Experian](#) and [TransUnion](#) — and may need to pay a small fee, depending on where they live. The process can be involved because the freeze has to be “thawed,” or lifted, to apply for a new credit card, for instance, or for a mortgage and even some types of insurance.

## **Get your three free annual credit reports.**

Review credit-related accounts by obtaining a copy of each of three credit reports free at least once a year through [www.annualcreditreport.com](http://www.annualcreditreport.com).

## **Don't forget to protect your children.**

Children can be the highest risk for identity theft and fraud. Consider also applying these same precautions to their files.

## **Share this information.**

The more people that protect their credit early on, the less valuable the stolen data becomes to the criminals.