

Oregon Health Insurance Marketplace

Agent Newsletter

CMS data breach: Update

Effective immediately, the Centers for Medicare & Medicaid Services (CMS) is notifying more than 1,000 Oregonians whose information was involved in the direct enrollment data breach announced in October.

The information exposed included names, dates of birth, addresses, gender, application ID numbers, and the last four digits of Social Security numbers.

It did NOT include bank account numbers, credit card numbers, or medical records.

According to CMS, there is no evidence that there has been any use or attempted use of the information exposed in this incident. CMS will be notifying impacted Oregonians by robocall and mail. It is expected that these notices will generate additional calls to agents.

CMS is offering free identity theft protection services through ID Experts, a credit monitoring service, to affected consumers.

This breach did not impact consumers who were enrolled through Healthcare.gov.

Consumers who would like to check if they were affected by this data breach can call HealthCare.gov at 1-800-318-2596 for more information.

The Centers for Medicare & Medicaid Services (CMS) released the following guidance for agents pertaining to sales of short-term health insurance plans (emphasis added):

"Agents and brokers should be providing full information and assistance to help consumers enroll in the plan that is best for their needs—whether that be Marketplace or Short-Term Limited Duration or something else. The Centers for Medicare & Medicaid Services (CMS) provides annual registration and training to licensed agents and brokers so they may provide. If consumers aren't eligible for Marketplace coverage or Medicaid/CHIP, then enrolling them in a non-Marketplace option may be appropriate. Any agreements between CMS and Marketplace-registered agents and brokers is not intended to modify or supersede state licensure or regulations governing the sale of insurance products."

The Oregon Division of Financial Regulation previously released guidance for both [agents](#) and [consumers](#) on short-term health insurance.

It is a violation of Oregon law to market, sell, or offer short-term health insurance policies that exceed three months, including renewals, and a new policy cannot be issued to a customer within 60 days of expiration.

Anyone aware of the unlawful marketing, sale or offering of short-term health insurance policies in Oregon is encouraged to contact the Division of Financial Regulation at 888-877-4894 (toll-free).



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