

**Consumers
Union**

Nonprofit Publisher
of Consumer Reports



March 23, 2004

Scott Serota
Chief Executive Officer
Blue Cross Blue Shield Association
225 N. Michigan Ave.
Chicago, IL 60601

Dear Mr. Serota:

We wrote you last month regarding your company's use of Social Security numbers (SSNs) on health insurance cards and related correspondence. We believe the use of SSNs on these items may contribute to identity theft, and again we urge you to replace this sensitive number with an alternative identification number.

You are probably aware that some states have passed laws requiring the removal of SSNs from items like health insurance identification cards. However, regardless of these new laws, we believe that your prompt action to remove these sensitive numbers from items that are often lost or stolen is important in curbing identity theft.

By now Blue Cross Blue Shield Association has received correspondence from more than 2,500 consumers from across the country urging you to remove SSNs from health ID cards and related correspondence. These people understand that identity theft is a serious problem and that companies like yours can play a role in addressing it.

We look forward to hearing from you about your specific plans for replacing SSNs on health insurance ID cards, and we plan to post your response on FinancialPrivacyNow.org. With your help we can make progress against identity theft.

Sincerely,

Rob Schneider
FinancialPrivacyNow.org
A project of Consumers Union