



February 19, 2004

H. Edward Hanway
Chief Executive Officer
CIGNA Health Care
One Liberty Place
1650 Market Street
Philadelphia, PA 19192

Dear Mr. Hanway:

We are very concerned about the risk consumers incur as a result of the use of Social Security numbers on health insurance cards and related correspondence which is mailed. For the third year in a row, the Federal Trade Commission has listed identity theft as its top consumer complaint, affecting almost 10 million Americans in the last year. Many of these cases of identity theft are a result of lost or stolen wallets or mail. Identity thieves use the information on ID cards and in mail to steal identities, often ruining the good names and good credits of victims.

As we have investigated identity theft, we contacted several insurance companies, including CIGNA. We contacted your press relation's office inquiring about your use of Social Security numbers on health insurance cards and mail to customers. You told us that you had removed these sensitive numbers to comply with laws in some states and that you were complying with HIPAA requirements. However, we do not believe that this is enough. We are writing to urge you to help stop the spread of identity theft by removing Social Security numbers from easily lost or stolen documents like ID cards and mail.

We have heard from more than 1,000 people about how often their Social Security number appears on items they routinely carry in their wallet. Most of the respondents reported that their health insurance cards contained their Social Security numbers. CIGNA was one of the companies most frequently named when we asked which companies still used Social Security numbers on ID cards.

With the help of health insurance companies like yours, consumers can begin to turn the tide on identity theft. You may be aware that other companies, including Kaiser Health Foundation, have replaced Social Security numbers on ID cards and mail with unique identifiers. We urge you to do the same, discontinuing the use of Social Security numbers on ID cards and mail immediately and replacing them with unique ID numbers. By doing so, you will protect consumers and will help to curb the growth of identity theft.

Sincerely,

Rob Schneider
FinancialPrivacyNow.org
A project of Consumers Union