

September 16, 2008

The Honorable Richard J. Durbin
United States Senate
Washington, D.C. 20510

Dear Senator Durbin:

Consumers Union, the non-profit publisher of Consumer Reports, is pleased to offer our strong support for the Social Security Number Protection Act of 2008. The bill makes it clear that the Secretary of Health and Human Services shall remove social security numbers from new and existing Medicare cards within certain prescribed timeframes. The removal of SSNs from Medicare cards is long overdue.

Displaying SSNs on Medicare cards unnecessarily places millions of individuals at-risk from identity theft. Medicare recipients are advised to have their Medicare cards with them at all times, or in the alternative, to at least have them at the time of service, or when they are traveling. This increases the chances of the cards being lost or stolen. As a result, those most vulnerable in our society may fall prey to the unscrupulous who would steal their cards, and use their social security numbers to steal their financial identity, and plunder their limited resources.

Several federal agencies such as the Veteran Administration, the Department of Defense, and the Office of Management and Budget, have already taken steps to remove SSNs from their identification cards. Health and Human Services should be required to do the same thing. Medicare recipients should be afforded the same protection as provided by other federal agencies. The Social Security Number Protection Act of 2008 offers a reasonable approach to getting this important job done.

Under the Social Security Number Protection Act of 2008, the Secretary of the Health and Human Services is required to establish and implement procedures to eliminate the unnecessary collection, use and display of social security numbers of Medicare recipients within in three years. In addition, the Secretary is prohibited from the display or the unencrypted electronic storage of Social Security numbers on newly issued Medicare cards within three years; and for

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all Medicare cards within five years. Setting specific timeframes sends a clear message to Health and Human Services that Congress expects the removal of SSNs from Medicare cards to be made a priority and accomplished without delay. No more stalling. Medicare recipients deserve this protection as soon as possible.

Thank you for your leadership on this important issue. We look forward to working with you as the bill moves through Congress.

Sincerely,

A handwritten signature in black ink, appearing to read 'P. Banks', written over a circular stamp.

Pamela Banks
Policy Counsel
Washington Office



May 30, 2008

The Honorable Sherrod Brown
United States Senate
Washington, D.C. 20510

Dear Senator Brown,

Consumers Union, the non-profit publisher of Consumer Reports,[®] is pleased to offer our strong support for S.2908, the Medicare Card Security Act of 2008. By ensuring that Social Security Numbers are not displayed on newly issued Medicare cards, your legislation is a strong first step in protecting America's seniors from identity theft.

Social Security account numbers provide the key to consumers' financial identities. These numbers are commonly used by businesses to both identify a person and authenticate the identity of individuals (determine that the customer is the person he or she claims to be). The widespread reliance on the SSN for these purposes has made it a valuable target for identity thieves. According to the Government Accountability Office, "SSNs are a key piece of information used to create false identities for financial misuse or to assume another individual's identity."

Displaying or embedding Medicare recipients' SSNs on their Medicare card increases beneficiaries' ID theft risk in several ways. First, most Medicare recipients carry their Medicare card with them. Our 2007 nationally representative consumer survey found that 85 percent of Americans age 65 and older reported carrying their Medicare cards in their wallet or purse. When the SSN is displayed on that card, such seniors are particularly vulnerable to ID theft if their wallets or purses are stolen. Second, every time the beneficiary hands their card over to health care personnel, they give that person the key to their financial identity, increasing their risk of ID theft.

Other federal agencies and many private health insurers have moved away from using the SSN as the identifying number on the card; so too should the Department of Health and Human Services. The Federal Thrift Savings Plan, for example, recently transitioned away from the SSN as the account number and assigned participants new, randomly generated account numbers in their place. Your legislation ensures that the Department undertakes the important and long overdue step of eliminating display of the SSN on new Medicare cards.

Thank you for your leadership on this important issue. We look forward to working with you to ensure S.2908 becomes law.

Sincerely,

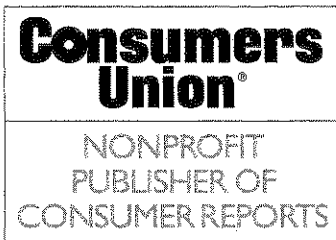
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July 9, 2008

The Honorable Lloyd Doggett
U.S. House of Representatives
201 Cannon House Office Building
Washington, DC 20515-0702

Dear Congressman Doggett:

Consumer's Union, the non-profit publisher of Consumer Reports, is pleased to support the Medicare Identity Theft Prevention Act of 2008. Removing Social Security Numbers (SSN) from Medicare Cards is an important step in protecting seniors and the disabled from becoming victims of one of the fastest growing crimes of identity theft.

Displaying SSNs on Medicare cards unnecessarily places million of individuals at-risk from identity theft. Medicare recipients are advised to have their Medicare cards with them at all times, or in the alternative, to at least have them at the time of service, or when they are traveling. This increases the chance that the cards may be lost or stolen. As a result, those most vulnerable in our society may fall prey to the unscrupulous who would steal their personal information and financial identity only to plunder their limited resources and destroy their financial security.

The Medicare Identity Theft Prevention Act of 2008 would help avert such dangers by requiring the Secretary of Health and Human services to establish cost-effective procedures to ensure that a SSN (or any derivative thereof) is not displayed, coded or embedded on the Medicare card. The bill also requires the Secretary of Health and Human Services to conduct an outreach program to Medicare beneficiaries and providers about the new Medicare card. We recommend that the legislative history to this section include a mandate to provide counseling for those Medicare recipients who are victims of identity theft. Such counseling should include information of how to repair damage to their credit histories (i.e. contacting creditors and credit reporting agencies), and strategies on how to clean up and protect their personal information. Restoring one's good name and credit worthiness is a challenging yet necessary task.

Requiring the removal of SSNs from Medicare cards is long overdue. As recently reported by the GAO, several Federal agencies are talking steps to remove SSNs from identification cards, including the Veteran Administration, the Department of Defense, the Office of Management and Budget, and the

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Office of Personnel Management. A Medicare recipient should be able to carry the proper ID without the risk of having their identity stolen. The new non - SSN identifier required by the Medicare Identity Theft Prevention Act of 2008, makes this possible.

We support the Medicare Identity Theft Prevention Act of 2008 and encourage Congress to provide the appropriate funding to implement this bill. We look forward to working with you as the bill moves through Congress. Again, thank you for your leadership on this important issue.

Sincerely,

A handwritten signature in black ink, appearing to read 'P. Banks', written over a faint, illegible typed name.

Pamela Banks