

United States Senate
WASHINGTON, DC 20510

December 14, 2017

Mr. Craig Boundy
CEO, Experian North America
475 Anton Boulevard
Costa Mesa, California 92626

To Mr. Boundy:

We write today to respectfully request that Experian coordinate with the Department of Health and Human Services (HHS) to ensure that consumers are able to verify their identities and complete their enrollment in a health insurance plan through HealthCare.gov before the open enrollment period ends on December 15.

When consumers attempt to create an account on HealthCare.gov, they must verify their identity through Experian, which has a contract with the Department of Health and Human Services (HHS) for this purpose. According to recent news reports, consumers who have frozen their credit reports due to the Equifax breach are unable to complete the identity verification part of the enrollment process in a timely manner.^[1] We ask that you coordinate a fix with HHS to ensure individuals can purchase health insurance for 2018.

We are troubled that, despite contracting with the Department of Health and Human Services to verify consumers' identities, your system does not allow you to fulfill that responsibility for consumers who have frozen their credit report. A credit freeze should not impact a consumer's ability to verify his or her identity through HealthCare.gov. We urge you to work as quickly as possible to ensure that all consumers are able to verify their identity, regardless of whether they have frozen their credit reports. We also urge you to waive any fees consumers would incur if they choose to lift the freeze and re-freeze their credit reports.

The Equifax data breach compromised the personal information of over 145 million Americans, and the repercussions will be felt for years as the hackers sell or use that information to commit identity theft and fraud. Consumers have turned to a limited set of tools in order to protect their identity and their credit worthiness, including freezing their credit reports. Unfortunately, the process of freezing a credit report can be time consuming, complicated, and expensive. While one freeze may only cost between \$5 and \$10, consumers must pay individually for freezing their credit report at all three national credit bureaus and must pay again each time they want to lift and replace the freeze.

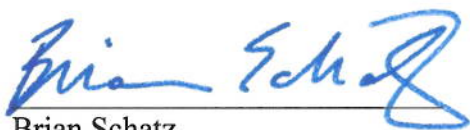
^[1] Julie Appleby, "Consumers Who Froze Their Credit Reports Could Hit A Glitch Enrolling In Insurance," Kaiser Health News, December 13, 2017, available at: <https://khn.org/news/consumers-who-froze-their-credit-reports-could-hit-a-glitch-enrolling-in-insurance/> (last accessed December 14, 2017); Amy Goldstein and Hamza Shaban, "Enrollment in ACA health plans up from same time last year, but sign-up chance dwindling," Washington Post, December 13, 2017, available at https://www.washingtonpost.com/national/health-science/enrollment-in-aca-health-plans-ahead-of-same-time-last-year-but-sign-up-chance-dwindling/2017/12/13/2a11d0f0-df5d-11e7-bbd0-9dfb2e37492a_story.html?utm_term=.cbf2f1856548 (last accessed December 14, 2017).

Credit freezes are intended to prevent criminals from opening new credit accounts in the consumer's name, not to prevent consumers from accessing health insurance through a government-run website. Consumers should not have to pay for the credit bureaus' mistakes. Nor should consumers lose the opportunity to sign up for health insurance through HealthCare.gov because they were unable to complete their enrollment application due to this issue.

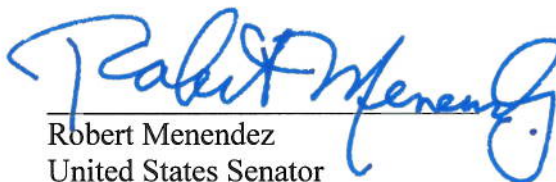
We ask that you please respond to this letter as soon as possible to confirm that your company will:

1. Ensure that consumers are able to verify their identity in a timely manner through HealthCare.gov in order to complete their enrollment in a health plan regardless of the existence of a credit freeze; and
2. Waive any fees associated with lifting and replacing credit freezes for consumers seeking to enroll in a health plan through HealthCare.gov.

Sincerely,



Brian Schatz
United States Senator



Robert Menendez
United States Senator



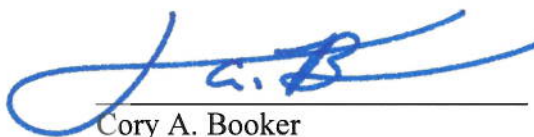
Sherrod Brown
United States Senator




Richard Blumenthal
United States Senator



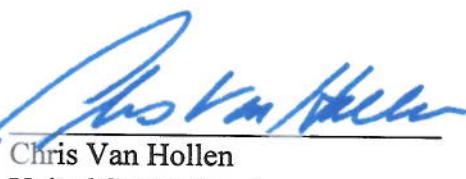
Catherine Cortez Masto
United States Senator



Cory A. Booker
United States Senator



Elizabeth Warren
United States Senator



Chris Van Hollen
United States Senator