



Even If You Weren't Part of the Harvard Pilgrim Health Breach (We were!) Here's what you need to do - NOW!

Although the Harvard Pilgrim Healthcare breach was several months ago, it only started being reported in May.

It's a severe breach because, according to Healthcare IT News, ***"The stolen data includes names, physical addresses, phone numbers, dates of birth, health insurance account information, Social Security numbers, provider taxpayer identification numbers and clinical information"***

This statement is from **Harvard Pilgrim Health's** website: ***"We take the privacy and security of the data entrusted to us seriously. Unfortunately, the investigation identified signs that data was copied and taken from our Harvard Pilgrim Health Care ("Harvard Pilgrim") systems between March 28, 2023, and April 17, 2023.***

We determined that the files at issue may contain personal information and/or protected health information for current and former subscribers and dependents, and current contracted providers. Harvard Pilgrim has now begun the process of notifying individuals whose information may potentially have been involved in the incident.

Additionally, while we are not aware of any misuse of personal information and protected health information as a result of the incident, out of an abundance of caution, Harvard Pilgrim is offering complimentary access to two (2) years of credit monitoring and identity theft protection services through IDX to po-



tentially impacted individuals. We also recommend that individuals remain vigilant, monitor, and review their financial and account statements and explanations of benefits, and report any unusual activity to the institution that issued the record and to law enforce-

ment."

They are most likely mailing the information, so we don't know what you have to do to get the free monitoring and identity theft protection. ACTSmart is part of Harvard Pilgrim Health's network, so we will be getting letters as well. As of this writing, we have not received any notifications.

Here's what you need to do:

- **Change your password(s)**, especially if you have used your HPH password on other sites.

FREEZE your accounts at the three major credit bureaus. This will keep anyone (even yourself) from opening a new line of credit. Don't worry; you can unfreeze your credit or temporarily lift a freeze for a set amount of time when you are ready to apply for a new credit card, line of credit, and allow access to lenders.

Experian - <https://www.experian.com/freeze/center.html>

TransUnion - <https://www.transunion.com/credit-freeze>

Equifax - <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

- **Activate credit alerts** as soon as you get the

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Letter from the Editor



In late May, we learned that our healthcare insurance company, Harvard Pilgrim Health Care was breached with a ransomware attack when it was reported on the news. As of this writing, we have had no official notice of the occurrence and only know what was stated on their website or on the news

We don't know if they paid the ransom or how it happened. Did someone click on a malicious link? Was someone's password compromised? Were they breached through a back door in programming? We may never know.

What we do know is that if the bad actors got the information, as stated by Andrea Fox in *Healthcare IT News*, "**The stolen data includes names, physical addresses, phone numbers, dates of birth, health insurance account information, Social Security numbers, provider taxpayer identification numbers and clinical information,**" that we are in serious jeopardy!

The hackers have everything necessary to steal one's identity!

As you read our front-page article, you will see our STRONG recommendations to help protect you and your family. We have implemented these instructions ourselves, including a freeze on the minor children's credit accounts. Because they don't actually have credit accounts, Beth had to fill out forms for all three credit bureaus and mail them in along with their birth certificates, social security numbers, and other identifying information. She also sent them with the receipt requested because this is very sensitive information.

David has kept our credit frozen for several years because of another breach. It's a free service and keeps us safe.

David did have an incident where it caused him some embarrassment. A year ago, he was at a store that asked him if he wanted to open a credit card to save money on his purchase. When he responded "yes", his credit application was denied! He was flabbergasted and confused! When he got home, he called the credit card company to give them a piece of his mind for putting him in that situation! They calmly told him that **HE** had put a freeze on his credit and that they were just following his wishes!

If you'd like us to keep you in the loop as we maneuver through this situation, send an email to Pam@ACTSmartIT.com with the subject line of Harvard Pilgrim, and we'll let you know what we are doing to stay as safe and secure as possible.

Even if you weren't part of *this* breach, there's a good chance you'll need this info in the future!

Stay Safe!



BREACHED? Here's what you need to do - NOW!

HPHC information that gives you 2 years of FREE credit monitoring.

- **If your identity has been compromised** or misused, file an Identity Theft Report with your local police department.
- **Cybercriminals often sit on their spoils** for months until the turmoil dies down and our vigilance diminishes. Then, they'll use their ill-gotten gains with fewer chances of immediate disclosure.
- **Your healthcare insurance is also valuable** and can be sold on the Dark Web so, stay vigilant..

Experian offered valuable information and advice:

"Medical data is a big target for fraudsters because it's often much more valuable than other commonly available personal data. While a stolen credit card number might be sold for just a few cents, medical files can be worth as much as \$1,000 each, according to Mariya Yao, Chief Technology Officer and Head of Research & Design at TOPBOTS, an artificial intelligence research firm."

Signs that You're the Victim of Medical Identity Theft

Your first clue that your medical data may have been hacked might come in a statement, bill or notice from your insurer, your doctor or another medical provider, warns the Federal Trade Commission.

According to the commission you should be on the lookout for:

- A bill or statement of benefits showing medical services you didn't receive
- A call from a debt collector about a medical debt you don't owe
- One or more medical collection notices on

your credit report that you don't recognize

- A notice from your health plan or insurer saying you reached your benefit limit
- A denial of insurance because your medical records show a condition you don't have
- You also should keep an eye out for any unauthorized withdrawals or changes to your medical, insurance or financial accounts, notices of changes to your accounts, declined credit card charges, bounced checks and unexpected emails, notices or other inquiries about your accounts.
- In addition, notices of password changes or being locked out of your accounts can be signs that someone has logged on in your place.
- Finally, don't simply toss away a bill you don't recognize for a procedure you didn't have or from an unfamiliar doctor or medical provider, even if it's for someone under another name. Rather than being a mistake, it could be a sign that medical treatment is being obtained on your account by someone who's gotten a hold of your private information.
- Parents also should keep an eye out for any statements or activities relating to children or other family members who are carried on your insurance or who share the same medical providers."*

For more information:

<https://www.experian.com/blogs/ask-experian/healthcare-data-breach-what-to-know-about-them-and-what-to-do-after-one/>

*Minor children on your Harvard Pilgrim Health Insurance plan are also at risk. We suggest putting a credit freeze on their accounts at all three national credit bureaus. Since they have no credit on file, a form must be completed and mailed. Although it's more of a hassle than completing your requests on line, it protection that you don't want to exclude.

Responsibility and Accountability

Is your office experiencing any of the following?

- **Low morale**
- **Ineffective execution/the same issues recur**
- **Low levels of trust with/among employees**
- **High turnover**

As a practice owner or manager, it's easy to blame such problems on someone else or external factors, but more often than not, they arise because of a lack of responsibility and accountability.

Everything starts at the top. If the top person who works at the business premises everyday doesn't set the tone, assign responsibilities and enforce expectations, nothing will be done to the standard it needs to.

The good news is that it's not too late to establish a strong foundation for success moving forward. Below are the steps a leader can take to set things right:

1. Clearly define the job descriptions and responsibilities of each employee. Each employee should have specific functions that s/he needs to accomplish. Make sure that each required function in the office has a person assigned to it.

2. Make sure each employee understands his/her role as well as how important it is to the entire operation of the business. You or another manager should explain to each employee the functions assigned to him/her and allow the employee – without judgment or repercussions – to

ask questions and, if necessary, get additional training to clarify any knowledge gaps. Moreover, explain to the employee how his/her role fits into the overall operation of the business and is valued by management. Employees engage more when they understand why they are doing something and that it is important.

3. Make sure each employee understands that s/he is responsible for the completion of his/her tasks each day and that there will be consequences for non-performance. This is where a lot of leaders fall short. They don't want to take charge because they are afraid of being perceived negatively by employees. However, you're not there to be everyone's friend. You're running a business that exists to provide high-quality and safe dental care to patients. If something isn't being done right, you need to intervene and act like a leader.

In terms of how to establish accountability and/or consequences, consider the following approach:

- The first time an employee doesn't perform a given function correctly, meet with the employee to better understand what got in the way. If there is a knowledge gap or misunderstanding, address it. Reiterate the office's procedures and make sure the employee understands them so that the issue will not recur. This conversation should be constructive, not accusatory.
- The second time an employee doesn't per-

is the Key to Success

form a given function correctly, you can and should take a more serious tone. Consider providing a verbal warning to the employee that non- or inadequate performance of the same function multiple times is not acceptable and that further miscues will result in a written warning and/or financial penalties (e.g., ineligibility for advancement, raises and/or bonuses).

- The third time an employee doesn't perform a given function correctly, issue a written warning and tell the employee that you are implementing the financial penalties you discussed previously. Depending on the nature of the task and the severity of the consequences of non-performance, you may need to take more drastic action such as terminating the employee.

During this process, don't be hesitant to reach out to your HR company or another consultant for guidance. They've seen these issues before and can help you handle them properly given your particular facts and circumstances.

4. Treat all employees equally and don't play favorites. Nothing kills morale faster than employees seeing the boss's favorite get special or different treatment for making similar infractions as everyone else. As the leader, you have to have a common and consistent standard and treat employees equitably in terms of responsibilities and accountability.

5. Reward and celebrate good performance.

Let employees know when they are doing a good job. Employees need to hear that from you, the leader. It shows that you are engaged and paying attention. If an employee shows consistently high performance, consider giving that person additional responsibilities (as well as additional compensation or recognition).

If you start to take these leadership actions, you'll likely see a diminishment and even the elimination of the issues listed at the top of this article. As business owners and/or leaders on the premises, you've put tons of time and hard work into building the business and establishing your reputation. There's too much to lose by not doing things right. Now your job is to make your employees feel the same way.

As the great basketball coach Pat Summitt once said, "[r]esponsibility equals accountability, accountability equals ownership, and a sense of ownership is the most powerful thing a team or organization can have."



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Benefits of Social Media Screening

Screening for Character

And other benefits of Social Media Screening

Searching for new talent? The right skill set, and experience always play a significant role when selecting from available candidates. Background checks can help to assure employers that new hires have the education and experience they claim and whether a candidate is safe, trustworthy and reliable. But, if you aren't including a social media search in your screening package, you may be missing out on an effective way to screen for character.

Employers who take the time to thoroughly evaluate a candidate's character are more likely to hire individuals who will be a good cultural fit and contribute positively to the organization. Social media platforms have become an integral part of our lives and can reveal a lot about a candidate's character. Analyzing social media profiles can help assess a candidate's behavior, communication skills, values, and attitudes. What a person posts, likes and shares on social media can reveal a lot about their ethics, leadership abilities, and interpersonal skills. If you aren't sure but would like to explore the idea of adding a social media search to one or more of your screening packages, give Safer Places, Inc. a call. Ask about our free trial and a free copy of our white paper on The Benefits and Legalities of Social Media Screening.

You are already doing it

A survey by CareerBuilder showed that while 70% of all employers use social media to screen their candidates, the more astonishing number is, of those employers, more than 50% said they found something that made the employer not hire the candidate. Other studies on this topic put this percentage closer to 69%.

Often, hiring managers are simply logging onto their personal Facebook or Twitter accounts and casually browsing the candidate's social media posts. This approach can create a slew of legal issues and put your company at risk of violating EEOC protected class information as well as FCRA rules. In other words, your hiring managers are putting the entire company at risk of a potential class action lawsuit.

The best way to avoid these potential legal issues is to outsource this function to a company which offers FCRA certified reports. This not only ensures you will abide by government rules and regulations, but you can ensure that the process is both consistent and thorough.

Benefits

Protects your brand – we've all seen posts that seemingly go viral in an instant. No company wants to hire someone that doesn't reflect their values and may tarnish the company's brand.

Protects your employees – Just because the applicant has a clean criminal record, doesn't mean they don't exhibit violent or other anti-social behaviors.

Reduces Turnover costs – We all know how expensive it is to recruit and train new talent. Social Media searches help to assure your new hire is a good fit.

Set Filters

A professional screening company will combine artificial intelligence with a human review to provide you with a report that shows actionable items while redacting items that cannot be considered when making a hiring decision. The report should protect you from seeing posts that could lead to charges of discrimination (race, age, sexual orientation, family status, etc.) while highlighting actionable posts, likes, retweets, etc. such as: hate speech, bullying, drug use, obscene language or racy/explicit images, political speech, self-harm, toxic language, threats of violence or violent images, and more.

Reviewing publicly posted information about your candidate is the best way to discover if your next hire is the best fit for your organization. In order to stay legal and avoid EEOC violations, you should centralize this function internally and always outsource to an FCRA certified provider.

For More Information:

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Monthly Supervisor Assessment of Employee Stability Report

This is #3 of Top Four Recommended Retention Programs to Launch in 2023.

This is a method for the senior leadership team to keep a pulse on the stability, or volatility of the workforce, before you are handed a resignation. The reason this is a monthly assessment is that the shift in employee sentiment can happen quickly. Often, information about employee issues surface when it is too late to repair or alter the outcome, and in many cases, the outcome is turnover. The supervisors in your organization make a determination each month regarding the stability of their workforce. It works like this:

Supervisors must turn in a report to their senior leader on each employee under their supervision, rating whether the employee:

- Will be here 1 = years from now (green)
- Will be here 6 – 12 months from now (yellow)
- Will be here 0 – 6 months from now (red)

Supervisors must also rate their employees individually as:

- Fully engaged
- Partially engaged
- Not engaged
- Actively disengaged

The Senior Leader then communicates with HR and the CEO regarding the trends of the assessment. This is a good way for Senior Leaders to hold their supervisors accountable for employee

retention as well, as patterns do tend to show up in these monthly reports.

Outstanding leaders tend to shine on these reports. When a manager completes the report showing positive engagement, yet the results are contradictory, i.e. losses, performance issues, and other negative events, the Senior Leader knows that the leaders needs help.

For those employees who are at risk of leaving the organization, barring performance issues and a formal exit strategy to move the employee out of the organization, (which HR should have been a part of developing), HR and senior management will collaborate to develop a **Retention and Engagement Plan for each employee at risk, to avoid the potential loss.**



This program should help you avoid being blindsided by resignations.



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You can view Debra's recent webinars at:

<https://DentalManagersSociety.com/recruiting>

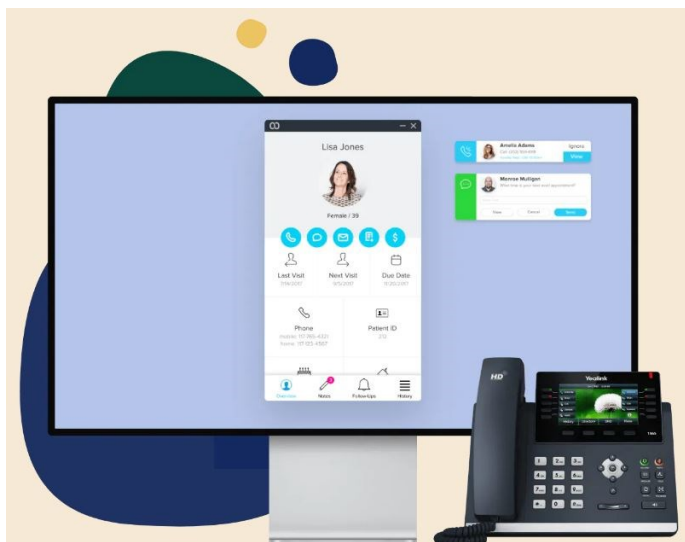
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«First Name» «Last Name»
«Company»
«Billing Address Line 1»
«Billing Address City», «Billing Address State» «Billing Address Postal Code»



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For more info, visit: ACTSmartIT.com/weave