



Credit Monitoring: Frequently Asked Questions

What happened?

During the pandemic, identity theft and fraudulent unemployment claims presented a widespread national challenge. Many individuals have become victims, and their identities used to file fraudulent unemployment claims in both Ohio's traditional unemployment and Pandemic Unemployment Assistance programs. These programs are administered by the Ohio Department of Job and Family Services (ODJFS).

When did this happen?

Fraud became a national issue shortly after the pandemic began in spring 2020, when unprecedented volumes of claims and billions of dollars in benefits caused unemployment to become a target of criminals. In Ohio, anti-fraud measures were put in place throughout 2021, helping to reduce fraud. However, criminals have become even more sophisticated in their attempts to defraud unemployment insurance across the country.

What personal information was exposed?

There is no indication ODJFS systems were hacked. Our systems are protected by multiple layers of security that continually monitor for and protect against incursions. Criminals likely used information obtained through previously reported on, large-scale national data breaches.

How many people are involved?

Approximately 410,000 individuals have been impacted.

I've never heard of the Ohio Department of Job and Family Services. Why am I getting this information from them?

The Ohio Department of Job and Family Services administers many health and human services programs, as well as the state of Ohio's unemployment insurance program. If you have never applied for unemployment benefits in Ohio, it is likely you are hearing from ODJFS because someone used your personal information to fraudulently file for unemployment insurance.

Why is the mailing address from West Sacramento, CA?

The mailing address is from the print house we partnered with to mail the notification letters.

Have the police or local authorities been notified? If so, with which police department and what is the case number?

Multiple law enforcement agencies, including the FBI, Secret Service, the United States Department of Labor's Office of the Inspector General, and local law enforcement are reviewing how criminals obtained the personal information that was used to fraudulently file for unemployment benefits. ODJFS is providing those agencies with information related to fraudulent activity and cooperating with any investigations.



How can I have my information removed from the server/directory?

While we cannot completely remove your information from the system, if you have reported through the “Report Identity Theft” link at unemployment.ohio.gov, we will review the file and take appropriate steps to ensure there are no adverse consequences for you.

Why didn't you tell affected individuals about these issues sooner?

ODJFS has been reporting on fraudulent activity throughout the course of the pandemic, providing frequent updates, and encouraging potential victims to report fraud through unemployment.ohio.gov. Criminals have used a combination of techniques, including “mixing-and-matching” real and fake names, and other real and fake personal information such as addresses and Social Security numbers illegally obtained to make fraudulent claims without the victim’s knowledge. ODJFS has taken multiple steps to increase the security of the system and our ability to detect fraud.

What is the Ohio Department of Job and Family Services doing to prevent this kind of loss from happening again?

The Ohio Department of Job and Family Services has added a number of layers of protection to help verify the identity of claimants and reduce the likelihood of fraudulent information being used to illegally file claims.

What is the deadline for registering for the pre-paid package of identity protection services?

The deadline to register for identity protection services is June 25, 2022. However, to take advantage of these services, you must have reported identity theft to ODJFS by May 22, 2022.

If there are any updates regarding this letter, how will I be notified?

We do not anticipate updates to this letter. The best way to keep apprised of news related to unemployment in Ohio is to visit the newsroom at jfs.ohio.gov or refer to the FAQs found at unemployment.ohio.gov.

Has my information been misused in other ways?

While we may know your information was used to fraudulently file for unemployment, we do not know where or how else your information may have been used.

Who should I contact if I have questions?

You can call IDX for more information, if you have more questions, or for information on the membership services that are being provided. The number is (833) 525-2721. You also can visit <https://response.idx.us/odjfs>.

Can I speak with someone directly at the Ohio Department of Job and Family Services ?

Yes, if you would like to speak directly to someone at the Ohio Department of Job and Family Services, you can call (833) 658-0394, 8 a.m. to 5 p.m., Monday through Friday.

I am not listed in your system. However, I would like information regarding this incident.

You can find additional information on Ohio’s unemployment system, including activity related to fraud, by visiting the news room at jfs.ohio.gov or by reviewing the FAQs at unemployment.ohio.gov.



I did not receive a letter stating that my information was compromised, but feel that I should have. Can you help me?

This service was provided to individuals who reported to the Ohio Department of Job and Family Services that their information was compromised. Those individuals were notified by mailed letters that went out on January 25, 2022. If you believe you were the victim of identity theft and have not yet reported it, you can do so by going to unemployment.ohio.gov and clicking the red “Report Identity Theft” button. Once you have reported the potential fraud, you will be notified of your eligibility for credit monitoring.

What are the risks of identity theft with the information that was exposed?

While we may know if your information was used to fraudulently file unemployment claims, we do not know where or how else your information may have been used.

If you wish to take additional precautions, you can monitor your credit by obtaining a copy of your credit report from one or more of the three national credit bureaus listed below. Federal law entitles every individual to one free credit report per year from **each** of the three main bureaus. You can learn more about additional protections, such as fraud alerts, by visiting these credit bureaus, as well.

Equifax: (800) 525-6285 (equifax.com)

Experian: (888) 397-3742 (experian.com)

TransUnion: (800) 680-7289 (transunion.com)

Is there anything else I need to do?

Once you are enrolled in the IDX identity protection membership, you may also take advantage of your rights to the free fraud alert services offered by the three major credit bureaus. Placing fraud alerts will provide your credit with additional protection. In addition, doing so will give you access to copies of each of your credit reports at no cost to you.

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My [family member/partner] has passed away, and I handle their affairs. Can someone help me regarding the letter they received?

Please call (833) 525-2721 so someone can assist you.

I can't enroll my deceased relative in the monitoring product. Am I doing something wrong?

This means that the Social Security Administration has probably notified the credit bureaus that the relative is deceased. Once the credit bureaus have placed a deceased alert on the credit files, you will not be able to activate credit monitoring. With their credit frozen, the risk of identity theft has been significantly reduced. Please know that the membership still provides recovery services to support you, their legal representative, if something were to happen.



What kind of coverage will the membership offer to someone who is deceased?

With this enrollment, we will provide you, their legal representative, resolution assistance should they [the member] experience any fraudulent activity. The protection services apply to their identity, but the membership is truly there to support you, if something were to happen.

Is it possible to steal a deceased person's identity?

Unfortunately, it is possible to steal the identity of someone who is deceased. Identity thieves obtain information about deceased individuals in various ways.

I am with a media organization. Can you provide me with further information?

Please contact Bill Teets at bill.teets@jfs.ohio.gov if you are a member of the media.

Is the letter legitimate? Is this a scam?

The letter you received by IDX on behalf of ODJFS is legitimate. If you still have a concern, you can find the Ohio Department of Job and Family Services by going to Ohio.gov or doing an internet search to independently verify our contact information.

I'm helping someone else who received this letter. How can I find out more information?

Please call (833) 525-2721 so someone can assist you.

Can you tell me if someone obtained benefits using my information?

You can speak directly to someone at the Ohio Department of Job and Family Services by calling (833) 658-0394, 8 a.m. to 5 p.m., Monday through Friday.