
EXHIBIT A - RED FLAGS

This list shall be reviewed and revised as necessary to show examples of situations that may, based on BHSF's operations, lead BHSF to suspect an instance of identity theft or attempted identity theft

Alerts, Notifications, or Warnings from a Consumer Reporting Agency

1. A fraud or active duty alert is included with a consumer report.
2. A consumer reporting agency provides a notice of credit freeze in response to a request for a consumer report.
3. A consumer reporting agency provides BHSF a notice that the address for the patient that was provided by the BHSF facility upon requesting a consumer report is different from the address in the consumer reporting agency's file for the patient.

Suspicious Documents

1. Documents provided for identification appear to have been altered or forged.
2. The photograph or physical description on the identification is not consistent with the appearance of the patient or responsible party for the patient presenting the identification.
3. Other information on the identification is not consistent with information provided by the person opening a new covered account or patient presenting the identification.
4. Other information on the identification is not consistent with readily accessible information that is on file with BHSF.

Suspicious Personal Identifying Information

1. Personal identifying information provided is inconsistent when compared against external information sources used by BHSF. For example:
 - a. the address does not match any address in the consumer report; or
 - b. the Social Security Number (SSN) has not been issued or is listed on the Social Security Administration's Death Master File.
2. Personal identifying information provided is associated with known fraudulent activity as indicated by internal or third-party sources used by BHSF.
3. Personal identifying information provided is of a type commonly associated with fraudulent activity as indicated by internal or third-party sources used by BHSF.
4. The SSN provided is the same as that submitted by other persons opening an account or other Patients.
5. The address or telephone number provided is the same as or similar to the account number or telephone number submitted by an unusually large number of other persons opening accounts or other Patients.

6. Personal identifying information provided is not consistent with personal identifying information that is on file with BHSF.
7. Personal identifying information belonging to a patient is used inappropriately by a BHSF employee.

Unusual Use of, or Suspicious Activity Related to the Covered Account

1. A complaint or question from a patient based on the patient's receipt of
 - a. a BHSF bill for another individual;
 - b. a BHSF bill for a product or service that the patient denies receiving;
 - c. a BHSF bill from a health care provider that the patient never patronized; or
 - d. an explanation of benefits or other notice for health services never received at a BHSF facility
2. Mail sent to the patient is returned repeatedly as undeliverable although transactions continue to be conducted in connection with the patient's covered account.
3. BHSF is notified that the patient is not receiving paper account statements.
4. BHSF is notified of unauthorized charges or transactions in connection with a patient's covered account.
5. BHSF is notified by a patient, a victim of identity theft, a law enforcement authority, or any other person that it has opened a fraudulent account for a person engaged in identity theft.
6. Records showing medical treatment that is inconsistent with a physical examination or medical history as reported by the patient.