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By: Mark Pribish, Special for The Arizona Republic, August 7, 2015, used by permission of the author

I feel compelled to write about what credit monitoring does and doesn't do to protect us after reading new information outlining how companies that are breached and then offer credit monitoring can give customers a false sense of security.

Even the best ID-theft protection companies still leave you vulnerable because what they largely provide is an after-the-fact “defense.”

The first article, titled “ [Does free credit monitoring do more 'harm' than good ?](#)” tells about how companies and organizations are driven by a host of legal, ethical, and public relations considerations when offering credit monitoring and identity protection services to preserve or win back loyalty by demonstrating the company's commitment to its customers or employees.

The second article you need to know about is titled “ [Holes in the fence of identity-theft protection](#) ” and discusses how your personal financial information “can't be completely protected.”

In fact, the potential for identity theft lasts forever. Regardless of how long you may be provided free identity-theft protection as a result of a data breach event, your information can still be misused for eternity (even after your death, as I've written about previously).

I do applaud organizations that are doing more for their customers in the ID-theft arena, and they know it's strategically smart too. Let me spotlight [Blue Cross Blue Shield's July 14 announcement](#) that each of its 36 affiliated Blues plans will begin offering free identity-protection services to their 106 million individual members for as long as they're enrolled in the plans' insurance coverage.

However, based on the Office of Personnel Management massive hack of security-clearance information, credit bureau monitoring is not going to help those individuals where non-financial information was stolen and can be used against them. Non-financial ID-theft involves 70 percent of all ID-theft victims, according to the FTC.

Maybe the real question should be: Should the U.S. government offer free identity-theft protection to all citizens? Consider:

- There are approximately 321 million Americans.
- Nearly 1 billion records have been lost or stolen since 2005.
- Credit monitoring is not 100 percent effective in detecting ID theft and very unlikely to prevent it.
- Once your identity has been compromised, the risk of identity theft is indefinite.

Think about the following statement: “Life, liberty, the pursuit of happiness, and the right to free identity theft protection.”

Mark's most important: Credit bureau monitoring sounds good, but beware of the limitations. Understand that once your personal information is lost or stolen, your risk of ID theft is forever.

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