

- If you plan to rent a home, order your tenant history report.
- If you are applying for private health, life, long-term care, or disability insurance, order your MIB report from the Medical Information Bureau.

Ordering Your Reports

Unfortunately, there's no "one-stop shop" for obtaining your specialty reports. You'll need to make individual requests directly to each specialty reporting agency.

To order your check-writing history report, contact:

- ChexSystems, at www.ConsumerDebit.com or 800-428-9623
- Shared Check Authorization Network (SCAN), at www.ConsumerDebit.com/consumerinfo/us/en/consumerreports/index.htm or 800-262-7771
- TeleCheck, at www.TeleCheck.com or 800-366-2425

To order your tenant history report, contact:

- ChoicePoint, at www.choicetrust.com or 877-448-5732
- SafeRent, at www.fadvSafeRent.com or 888-333-2413

Note: There are many agencies that prepare tenant reports, so you should ask the prospective landlord for the name and contact information for the reporting company he or she will be using.

To order your insurance claims history report, contact:

- ChoicePoint (CLUE reports), at www.ChoiceTrust.com or 866-312-8076
- ISO Insurance Services A-Plus Reports, at www.iso.com or 800-709-8842

To order your medical history report, contact:

- Medical Information Bureau, at www.mib.com or 866-692-6901 (TTY: 866-346-3642)

Note: An MIB report does not exist for consumers who have not applied for an individual life, health or disability policy during the preceding seven years.

To order your prescription history report, contact:

- MedPoint, at 888-206-0335 (www.ingenix.com for company information)
- IntelliScript, at www.RxHistories.com/contact_us.html or 877-211-4816

To order your employment background screening report, contact:

- ChoicePoint at www.ChoiceTrust.com or 866-312-8075

Note: ChoicePoint is just one of hundreds of companies that do employment background screening. Federal law does not require employers to disclose the name of their screening company, although some states, such as California, require disclosure. The Privacy Rights Clearinghouse strongly suggests you ask for the name of the screening agency at the time the employer notifies you that a background check will be conducted. The PRC also suggests you request your free disclosure from the screening agency soon after you get notice that a report may be prepared since some screening agencies do not keep records of the files after a short time.

To order your ChoicePoint Full File Disclosure, contact:

- Choice Trust at www.choicetrust.com

Assistance and Information

Federal Trade Commission

Among other things, the FTC provides information about how to avoid identity theft, and makes available a summary of your rights under the Fair Credit Reporting Act (FCRA).

www.ftc.gov

(Click on the Consumer Protection tab)

877-382-4357 (877-FTC-HELP)

Privacy Rights Clearinghouse

The PRC offers information on a wide range of consumer protection topics, including background checks, medical records and other privacy issues.

www.privacyrights.org

AnnualCreditReport.com

You can order a free credit report from Equifax, Experian and TransUnion once every 12 months.

www.annualcreditreport.com

877-322-822

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Privacy Information

www.privacy-information.org

A project of Consumer Action

Specialty Consumer Reports

What's on file about you?

PRIVATE

If you've applied for credit or a loan, you probably know what a credit report is. It is a record of your credit use and bill paying history compiled by businesses called credit-reporting agencies.

Lenders and others buy your report from credit reporting agencies to help them assess your creditworthiness, or the likelihood that you will pay your bills. Credit reports exist for most U.S. adults.

What you may not realize is that, in addition to your credit report, there might be other types of reports about you. Known as specialty consumer reports, these files contain very specific types of data about you that is of use to particular types of businesses.

Specialty reports do not exist for every consumer. Under certain circumstances, it can be to your advantage to know if a particular type of report exists for you and what it says. It's also important to understand your rights, since information contained in your reports can influence important decisions by companies. For instance, specialty credit reports may be used to decide whether to hire you or allow you to rent a home.

Specialty Reports: The Dark Side

While this brochure is designed to give you information about your right to obtain and verify the information in your specialty consumer reports, Consumer Action wants you to know that the specialty credit reporting system, while legal, is fundamentally unfair to consumers. The system is built for businesses, and most people only learn about specialty reports after they have been denied a rental, insurance or a job because of information contained in one or another of these reports.

For example, homeowners have had their insurance premiums increased or policies canceled because they called their insurance company simply to ask about their coverage,

even if they never filed a claim. The existence of insurance claims databases such as CLUE prevent consumers from filing valid claims because they are afraid to get on a "black list" that will affect their ability to get insurance.

In order to get your specialty reports, you will have to take the time and trouble to collect, copy and submit the required ID documents. This can be time consuming, and the information you provide to the specialty consumer reporting agencies then becomes part of their database. Instead of ordering every free specialty report, take the time to consider which reports you really need.

For instance, if you will be seeking a new rental in the near future, it would be a good time to check one of the tenant databases. If you are planning to switch banks and you have had bounced checks or other banking problems in the past, consider getting your ChexSystems report.

If you are denied a rental, a job, insurance or credit based on credit report information, make sure you get the reasons (notice of adverse action) and the name of the database that was used. An adverse action is a decision that is harmful to an applicant. Ask for a copy of the report, dispute any inaccurate information, and make sure it is corrected. Be persistent.

The Fair Credit Reporting Act allows individuals to sue companies in federal court if they furnish inaccurate information and won't correct it, and to seek punitive damages for deliberate violations of the law.

Types of Specialty Reports

Specialty consumer reports are tailored to meet the needs of the reporting agencies' business customers. They help these businesses—insurance companies, landlords, and banks, for example—better predict how likely you are to get into a car accident, damage your apartment, or bounce a check.

The most widely used specialty reports relate to your:

- Check-writing history—bounced checks, fraud, and, in some cases, accounts closed due to insufficient funds.
- Tenant history—rental history, including relevant information (an eviction, for example) obtained from court records and previous landlords.
- Insurance claims history—history on your past claims.
- Medical history—routine health information as well as any history of medical conditions such as diabetes, asthma, and depression, and participation in risky activities, such as skydiving.
- Prescription history—prescription drugs used, dosages, and refills.
- Employment background screening—a variety of information, from marital status and address history to driving record and credit history.

Your Rights

The federal Fair Credit Reporting Act (FCRA) regulates the credit and specialty reporting industry. It, along with other legislation, gives you these important rights:

The right to a free report each year: Each credit and specialty consumer reporting agency must give you a free copy of your report each year, upon your request.

The right to a free report in the case of an adverse action: In addition to the free annual report, you are entitled to a free copy of your credit or specialty report when you are denied credit, insurance, a rental home, a bank or credit union account, or a job based on information in your report.

The right to dispute inaccurate information: The reporting agency must investigate your dispute. If the information is found to be incorrect or outdated, it must be corrected or

removed. (There are limits on how long negative information can remain on your report.) If the agency concludes that the information is accurate, you may be allowed to include a statement, which will be seen by the companies that request your report.

The right to be informed of a background check: An employer who plans to conduct a background check on you must notify you and get your permission.

Should You Get Your Reports?

Many consumers don't realize there is a specialty report containing information about them until they are denied a job, a rental home, a checking or savings account, or an insurance policy. To avoid an unpleasant surprise, you might want to order your report before you submit an application. Knowing if a report exists and what it says gives you time to make corrections or provide an explanation, if necessary.

The Privacy Rights Clearinghouse (www.privacyrights.org) recommends requesting particular reports under the following circumstances outlined below. (See the next section for contact information.)

- If you're shopping for new homeowner's or automobile insurance, order a copy of your CLUE (comprehensive loss underwriting exchange) or A-Plus claims report. If you've filed claims on existing policies, check the report to make sure the information is accurate.
- If someone has fraudulently cashed checks against your account or you've had problems with a checking or savings account, order your ChexSystems report.
- If a potential or existing employer asks your permission to run a background check, find out the name and contact information for the screening company and request a copy of the report.
- If you have been a victim of identity theft, order all available reports, including your credit reports.