Dear Student,

We are writing to provide you with important information about a fraud scheme targeting UC SHIP members. We believe you may have received prescription medication or may have been solicited for your UC SHIP membership information as a result of this fraud scheme. The information below outlines more detail about the scheme itself, potential impacts to you personally, an update on actions UC is taking to address the issue, and important information about how to protect yourself from identity theft and resources available to you if you have any questions or concerns moving forward. Please know that we are here to support you in navigating the next steps and resources and specific contact information is detailed below.

How the Scheme Works

We recently received information that a non-UC provider has been contacting students under suspicious pretenses to obtain their UC SHIP membership information and then using their UC SHIP numbers to prescribe multiple medications to those students.

- We have been informed that a company called “California Clinical Trials LLC” is specifically advertising to students enrolled in UC SHIP to enroll them in a “clinical trial” of topical pain creams. These ads have appeared on Facebook and have offered UC SHIP students up to $550 to enroll in their “clinical trial.” We believe that students may have been misled into believing that this “clinical trial” was associated with UC SHIP, which it is not. This company and its activities have absolutely no relationship to the University of California.

- We understand that a company called “PharmaPro Solutions” has appeared at job or recruiting fairs to solicit UC students to apply for jobs as sales representatives. As part of the “employment application,” we understand that PharmaPro representatives have asked students to provide UC SHIP insurance numbers and other health information. The student shortly thereafter begins to receive prescription topical pain creams in the mail from a mail-order pharmacy, even though the student did not ask for the prescription and did not consult with a doctor or pharmacist. This company and its activities have absolutely no relationship to the University of California.

- Lastly, we believe that PharmaPro Solutions or another company may be tabling or setting up unauthorized booths at or around UC campuses and offering “free samples” of these topical pain creams. In exchange for the sample, the company is believed to be requesting UC SHIP membership information. Again, these activities have absolutely no relationship to the University of California.

We believe that, once students’ UC SHIP membership information is collected, the scheme involves writing large numbers of fraudulent prescriptions for topical pain medications in the names of these students. The prescription medications involved include Dermacin, Inflammacin, Diclofex, Mebolic, Migranow, Inflammation Reduction Pak, Xelitral, and possibly others. Most of these medications are packaged in kits consisting of a drug similar to ibuprofen (either as a topical solution or as pills), coupled with a second component, which is similar to an
over-the-counter “Ben-Gay” or “Icy-Hot” cream. Mebolic is a prescription vitamin product, and Migranow is a kit composed of a generic migraine medication plus a topical cooling liquid similar to over-the-counter “Vic’s VapoRub.”

Why We Are Contacting You Now

This scheme appears sophisticated and our investigation remains active, so we do not know all of the facts at this time. We are contacting you now because your well-being and privacy are paramount, and we believe that some of our students may have been prescribed these medications without their knowledge or request and without any opportunity to consult a physician or pharmacist. For the vast majority of students, the medications prescribed in these kits present relatively few, if any, health risks. But a small number of students may have allergies to these medications or may be taking other medications that may interact with these drugs. Such students may be at increased risk for more serious side effects or complications. Accordingly, if you have received any of the medications above, or any other medications as part of a “clinical trial” for pain creams, or received medications from a provider not known to you, we encourage you to contact your campus Student Health Services at 951-827-5683 to review what medications you may have received, your current medications, allergies to medications, if any, and any health history that might be relevant (joint pain, fatigue, migraine headaches, etc.) You may also direct questions to deanofstudents@ucr.edu or for further insurance information review the student health website http://go.ucr.edu/insurance. We also want to inform you that, even if you did not receive any medications, you are receiving this letter because prescription medication claims have been filed using your UC SHIP member ID number. For this reason, even if you did receive any medications, if you have been victimized by any of the above or possibly similar recruitment activities, please contact your Student Health Services.

What We Are Doing

We consider this matter fraud against our students and the University, so we are taking every reasonable step to protect our students and the UC SHIP plan from this kind of abuse. UC SHIP itself uncovered this scheme and is conducting an in-depth, ongoing investigation with our legal counsel and law enforcement. We have taken immediate actions to cut-off the prescribers and all the companies and persons known to us who may be involved in this scheme, including suspending participation of such providers and pharmacies in our plan, effective immediately. We are taking additional, preventive actions with respect to the high-cost drugs and kits involved here that are an emerging target for fraud and are placing additional internal controls around UC SHIP claims. We are actively pursuing legal action and working with law enforcement to hold the perpetrators accountable.

If you have information that may assist law enforcement or the University in this matter, please contact the UC Police Department.

Protecting Yourself and Your Information
Because this scheme relied upon students providing their UC SHIP membership information, we want to encourage you to observe the following tips to keep you and your information safe:

1) **Beware of so-called “clinical trials” advertised on social media, the web, and elsewhere.** Some of these clinical trials are shams, designed to leverage your UC SHIP coverage to write expensive prescriptions for what are essentially worthless medications. These medications may even be dangerous. The University strongly encourages students and third parties to verify a researcher’s credentials and affiliation before participating in any clinical trial. Make sure that the informed consent form you sign lists an Institutional Review Board, or Ethics Committee, and contact them to make sure the study is legitimate. Information about legitimate clinical trials can also be found at [www.clinicaltrials.gov](http://www.clinicaltrials.gov). UC runs many clinical trials, and they are absolutely essential to ensuring the advancement of medicine. A genuine clinical trial has important protections for its enrollees. A true clinical trial will rarely offer large sums of money for participants, as here.

2) **Do not share your UC SHIP membership information with anyone, other than your health care provider; when in doubt, check with your Student Health Center.** Your membership number is private, sensitive information. Do not share it with organizations tabling on campus or as part of an employment application. In California, employers can only ask for medical or health insurance information in limited circumstances and very rarely when you are first applying for a job.

We also want to alert you to resources for protecting your identity. Please find enclosed important information about checking your credit reports and ensuring that no new accounts were created in your name. Students enrolled in UC SHIP also have access to AllClear ID via Anthem. Students can contact AllClear ID at [https://anthemcares.allclearid.com](https://anthemcares.allclearid.com), or 1-855-227-9830, (Monday through Saturday from 8:00 AM - 8:00 PM Central Time). Services include the following:

- **Identity Theft Repair Assistance:** Should a student experience fraud, an investigator will do the work to recover financial losses, restore the student’s credit, and ensure the student’s identity is returned to its proper condition. This assistance will cover any fraud that has occurred since the incident first began.

- **Credit Monitoring:** At no cost, students may also enroll in additional protections, including credit monitoring. Credit monitoring alerts consumers when banks and creditors use their identity to open new credit accounts.

- **Child Identity Protection:** Child-specific identity protection services will also be offered to any students with children insured through their Anthem plan.

- **Identity theft insurance:** For individuals who enroll, the company has arranged for $1,000,000 in identity theft insurance, where allowed by law.
• **Identity theft monitoring/fraud detection**: For students who enroll, data such as credit card numbers, Social Security numbers and emails will be scanned against aggregated data sources maintained by top security researchers that contain stolen and compromised individual data, in order to look for any indication that the students’ data has been compromised.

• **Phone Alerts**: Individuals who register for this service and provide their contact information will receive an alert when there is a notification from a credit bureau, or when it appears from identity theft monitoring.

Finally, we want to take this opportunity to remind you that it is important that you protect your personally identifying information (health insurance ID, Social Security number, bank account information, etc.) at all times from unauthorized use. Your health plan information and medical identity can be valuable to an identity thief. As a result, please take precautions including:

• You should never provide your health insurance ID or Social Security number to someone you don’t know. Also, as a rule, avoid sharing sensitive information over email or through social media.

• Be wary if someone offers you “free” health services or products, but requires you to provide your health plan ID number. Medical identity thieves may pretend to work for an insurance company, doctors’ offices, clinic, or pharmacy to try to trick you into revealing sensitive information.

• Keep paper and electronic copies of your medical and health insurance records in a safe place. Shred outdated health insurance forms, prescription and physician statements, and the labels from prescription bottles before you throw them out.

• Before you provide sensitive personal information to a website that asks for your Social Security number, insurance account numbers, or details about your health, find out why the information is needed, how it will be kept safe, whether it will be shared, and with whom. If you decide to share your information online, first read the privacy policy on the website and look for a lock icon on the browser’s status bar or a URL that begins “https:” the “s” is for secure.

Additional resources regarding how to protect yourself from identity theft can be found at [https://oag.ca.gov/privacy/facts/medical-privacy/med-id-theft](https://oag.ca.gov/privacy/facts/medical-privacy/med-id-theft).

We appreciate your attention to this important matter.

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