

Medical Data Vulnerabilities Go Unnoticed By Americans

63%

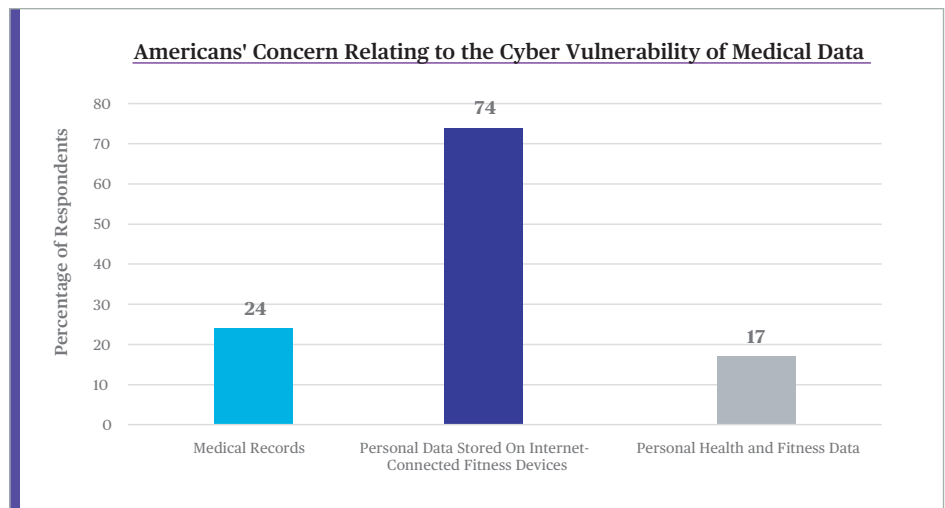
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Chubb 2021 Cyber Risk Survey Spotlights Consumer Medical Data

In light of the COVID-19 pandemic, our medical information has become more top-of-mind and conversations around health and vaccination status more commonplace in the past year. As part of Chubb’s Fourth Annual Cyber Risk Survey, we examined how the evolving conversation about medical data and vaccines changed Americans’ cyber exposures, along with the comprehension of these risks, the steps they are taking to protect themselves, and where any gaps still exist.

Interestingly, most respondents (63%) to the Cyber Risk Survey feel as though others should share their vaccination status in order to be able to participate in normal activities, but a similar majority (57%) are concerned with having to share their vaccination status with others. This suggests an important disconnect: Americans understand the importance of vaccinations and transparency to help us all return to normal; however, there are lingering concerns around privacy relating to this personal information.

While respondents expressed concern about privacy as it relates to vaccination status, the same level of concern does not extend to other sources of medical data, with the notable exception of fitness tracking devices.



This lack of concern is alarming as medical records are extremely sensitive and, if they fall into the wrong hands, can be a challenging issue to remedy. For example, patient medical records contain the individuals’ full name, address history, financial information and often social security numbers—which is more than enough information to allow bad actors to impersonate a patient to get medical services, open a line of credit, break into bank accounts, or even illegally obtain drugs so that a patient cannot fill (or has to pay out-of-pocket) for their prescription.

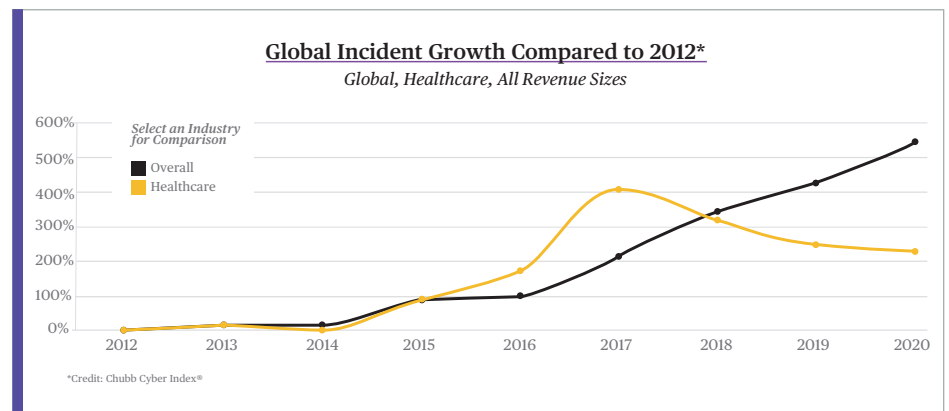
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Even the world's greatest public health crisis of the last century has not altered concern. Looking back to [Chubb's 2019 Cyber Survey](#), a mere 27% of respondents were concerned with their medical records falling into the wrong hands. Despite the world's eyes on our health data and a global pandemic, the overarching data vulnerability concerns around our medical information have remained flat year-over-year.

A similar disparity is present among IoT connected fitness devices and our personal health and fitness data: most individuals are concerned about the security of their personal information on a fitness device (74%). But at the same time, an alarming few (17%) are actually concerned about their personal health and fitness data being compromised. This highlights a rather stark contrast in which Americans understand that cyber security is something to be concerned about, but in practicality may have a misguided focus on what information is the most vulnerable and how they could be protecting it.

But medical data cyber vulnerabilities not only affect consumers. According to the [Chubb Cyber Index®](#), a proprietary database of more than two decades of claims data, global cyber incidents targeting healthcare companies have grown 234% since 2012. Despite the fact that incident rates are falling, and healthcare ranks below the overall average, there is still an overwhelming growth in cyber incidents for healthcare companies. Furthermore, these healthcare companies hold a responsibility to their patients to protect their information, and can incur significant legal, financial, and reputational ramifications from a single cyber incident.



To learn more about cyber risks for individuals and families follow this link:
<https://www.chubb.com/us-en/individuals-families.html>

To learn more about cyber risks for healthcare companies follow this link:
<https://www.chubb.com/us-en/business-insurance/privacy-network-security.html>

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