



1 fraudulent use of a social security number by restricting its  
2 use as an identifier.

3       **§ -2 Definitions.** As used in this chapter:

4       "Business" means a sole proprietorship, partnership,  
5 limited partnership, corporation, limited liability company,  
6 association, or any other form of business entity. The term  
7 also includes a financial institution organized, chartered, or  
8 holding a license or authorization certificate under the laws of  
9 this State, any other state, the United States, or any other  
10 country, or the parent or the subsidiary of any such financial  
11 institution. The term also includes an entity whose business is  
12 records destruction. The term shall not include any government  
13 or governmental subdivision or agency.

14       "Redacted" means the rendering of data so that it is  
15 unreadable or is truncated so that no more than the last four  
16 digits of the identification number are accessible as part of  
17 the data.

18       "State" means any department, office, or agency of the  
19 State and does not include its political subdivisions.

20       **§ -3 Social security number protection.** (a) Except as  
21 otherwise provided in subsection (b), a business and the State  
22 may not:



- 1 (1) Intentionally communicate or otherwise make available  
2 to the general public an individual's entire social  
3 security number;
- 4 (2) Intentionally print or imbed an individual's entire  
5 social security number on any card required for the  
6 individual to access products or services provided by  
7 the person or entity;
- 8 (3) Require an individual to transmit the individual's  
9 entire social security number over the Internet,  
10 unless the connection is secure or the social security  
11 number is encrypted;
- 12 (4) Require an individual to use the individual's entire  
13 social security number to access an Internet website,  
14 unless a password or unique personal identification  
15 number or other authentication device is also required  
16 to access the Internet website;
- 17 (5) Print an individual's entire social security number on  
18 any materials that are mailed to the individual; and
- 19 (6) Sell, lease, loan, trade, rent, or otherwise  
20 intentionally disclose an individual's social security  
21 number to a third party without written consent to the  
22 disclosure from the individual, when the party making

1 the disclosure knows or in the exercise of reasonable  
2 diligence would have reason to believe that the third  
3 party lacks a legitimate purpose for obtaining the  
4 individual's social security number.

5 (b) Subsection (a) shall not apply to:

6 (1) The inclusion of a social security number in documents  
7 that are mailed and:

8 (A) Are specifically requested by the individual  
9 identified by the social security number;

10 (B) Required by state or federal law to be on the  
11 document to be mailed;

12 (C) Required as part of an application or enrollment  
13 process;

14 (D) Used to establish, amend, or terminate an  
15 account, contract, or policy; or

16 (E) Used to confirm the accuracy of the social  
17 security number.

18 A social security number that is permitted to be  
19 mailed under this paragraph may not be printed, in  
20 whole or in part, on a postcard or other mailer not  
21 requiring an envelope, or visible on the envelope or  
22 without the envelope having been opened;



- 1           (2) The opening of an account or the provision of or  
2           payment for a product or service authorized by an  
3           individual;
- 4           (3) The collection, use, or release of a social security  
5           number to investigate or prevent fraud; conduct  
6           background checks; conduct social or scientific  
7           research; collect a debt; obtain a credit report from  
8           or furnish data to a consumer reporting agency  
9           pursuant to the Fair Credit Reporting Act, 15 U.S.C.  
10          sections 1681 to 1681v, as amended; undertake a  
11          permissible purpose enumerated under the federal Gramm  
12          Leach Bliley Act, 15 U.S.C. sections 6801 to 6809, as  
13          amended; locate an individual who is missing or due a  
14          benefit, such as a pension, insurance, or unclaimed  
15          property benefit; or locate a lost relative;
- 16          (4) A business or the State when acting pursuant to a  
17          court order, warrant, subpoena, or when the action is  
18          otherwise required by law;
- 19          (5) A business or the State providing the social security  
20          number to a federal, state, or local government  
21          entity, including a law enforcement agency or court,  
22          or their agents or assigns;



- 1 (6) The collection, use, or release of a social security  
2 number as required by state or federal law;
- 3 (7) The sharing of the social security number by business  
4 affiliates;
- 5 (8) The use of a social security number for internal  
6 verification or administrative purposes;
- 7 (9) A social security number that has been redacted; and
- 8 (10) Documents or records that are recorded or required to  
9 be open to the public pursuant to the constitution or  
10 laws of the State or court rule or order, and nothing  
11 in this section shall limit access to those documents  
12 or records.
- 13 (c) A business covered by this section and the State shall  
14 make reasonable efforts to cooperate, through systems testing  
15 and other means, to ensure that the requirements of this chapter  
16 are complied with.
- 17 (d) Any business that violates or attempts to violate any  
18 provision of this chapter shall be deemed to have engaged in an  
19 unfair or deceptive act or practice in the conduct of trade or  
20 commerce within the meaning of section 480-2."
- 21 SECTION 3. This Act shall take effect on July 1, 2096.



HB 2330

HD1

**Report Title:**

Identity theft; Social Security Information

**Description:**

Prohibits businesses, subject to limited exceptions, from disclosing an individual's social security number to the general public, printing the SSN on an identification card or in mailings to customers, requiring the transmission of a SSN to third parties; and selling or otherwise disclosing the SSN third parties without written consent. (HB2330 HD1)

