

RAND PAUL, OF KENTUCKY
SUSAN M. COLLINS, OF MAINE
LISA MURKOWSKI, OF ALASKA
MARKWAYNE MULLIN, OF OKLAHOMA
ROGER MARSHALL, OF KANSAS
TIM SCOTT, OF SOUTH CAROLINA
JOSH HAWLEY, OF MISSOURI
TOMMY TUBERVILLE, OF ALABAMA
JIM BANKS, OF INDIANA
JON HUSTED, OF OHIO
ASHLEY MOODY, OF FLORIDA

BERNARD SANDERS, OF VERMONT
PATTY MURRAY, OF WASHINGTON
TAMMY BALDWIN, OF WISCONSIN
CHRISTOPHER MURPHY, OF CONNECTICUT
TIM Kaine, OF VIRGINIA
MARGARET WOOD HASSAN, OF NEW HAMPSHIRE
JOHN W. HICKENLOOPER, OF COLORADO
EDWARD J. MARKEY, OF MASSACHUSETTS
ANDY KIM, OF NEW JERSEY
LISA BLUNT ROCHESTER, OF DELAWARE
ANGELA D. ALSOBROOKS, OF MARYLAND

MATT GALLIVAN, MAJORITY STAFF DIRECTOR
WARREN GUNNELS, MINORITY STAFF DIRECTOR

www.help.senate.gov

United States Senate

COMMITTEE ON HEALTH, EDUCATION,
LABOR, AND PENSIONS

WASHINGTON, DC 20510-6300

August 22, 2025

VIA ELECTRONIC TRANSMISSION

Daniel P. Amos
Chairman and Chief Executive Officer
Aflac Incorporated
1932 Wynnton Road
Columbus, GA 31999

Dear Mr. Amos,

Cybersecurity threats pose a substantial risk to the health care system and American patients. Last year, there were over 700 large data breaches that impacted approximately 276 million Americans.¹ These attacks not only cost impacted organizations an estimated \$9.77 million per incident but also have led to interruptions in health care, including medication errors and delayed patient appointments.² Numerous federal agencies have recently warned of the growing risk of potential attacks by hostile actors, including Iran, against U.S. health care entities.³

The recent cybersecurity incident affecting Aflac's supplemental insurance systems highlights the continuing risk to patients and other stakeholders. While Aflac has stated that it "stopped the intrusion within hours," additional transparency is needed about whether the intruders accessed private consumer and patient data, how Aflac safeguarded protected health information (PHI) prior to the incident, and steps that the company intends to take going forward. Therefore, I ask that you answer the following questions on a question-by-question basis by **September 5, 2025**:

1. What security protocols, both cyber and physical, does Aflac have in place to protect against a cyberattack?

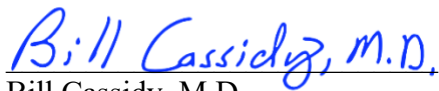
¹ Steve Alder, *The Biggest Healthcare Data Breaches of 2024*, The HIPAA Journal (Mar. 19, 2025), <https://www.hipaajournal.com/biggest-healthcare-data-breaches-2024/>.

² Mackenzie Bean, *Average Cost of Healthcare data breach, by year*, Becker's Health IT (Dec. 27, 2024), <https://www.beckershospitalreview.com/healthcare-information-technology/cybersecurity/average-cost-of-healthcare-data-breach-by-year/>.

³ Marianne Kolbasuk McGee, *Feds Warn Healthcare Sector of Rising Iranian Cyberthreats*, GovInfoSecurity (Jun. 24, 2025), <https://www.govinfosecurity.com/feds-warn-healthcare-sector-rising-iranian-cyberthreats-a-28804>; *Summary of the Threat to the United States*, Department of Homeland Security (Jun. 22, 2025), <https://www.dhs.gov/ntas/advisory/national-terrorism-advisory-system-bulletin-june-22-2025>.

2. How does Aflac incorporate cybersecurity best practices implemented by other critical infrastructure sectors?
3. When did Aflac first become aware of a cyberattack on its systems?
4. When did Aflac notify federal agencies of a cyberattack, and which agencies did Aflac notify?
5. Aflac has stated that “potentially impacted files contain claims information [and] health information.”⁴
 - a. What steps is Aflac taking to identify what information may have been compromised?
 - b. When does Aflac expect to finalize steps to identify this information?
 - c. How is Aflac proactively communicating with potentially impacted individuals and entities?
6. What remedial steps has Aflac taken or intend to take to improve its security protocols?
7. What additional reporting does Aflac commit to doing for individuals who have had their information disclosed, beyond the reporting requirements under the Health Insurance Portability and Accountability Act (HIPAA)?

Sincerely,



Bill Cassidy, M.D.

Chairman
Senate Committee on Health,
Education, Labor, and Pensions



Margaret Wood Hassan
United States Senator

⁴ *Information Related to the Recently Disclosed Cyber Security Incident*, Aflac (Jun. 24, 2025), <https://www.aflac.com/docs/aflac-cyber-incident-6-24-2025.pdf>.