

# Living Safely

with disabilities and special health needs

## How to Reduce Credit Card and Insurance Policy Offers



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Sometimes I might receive offers for credit cards or insurance companies.

These offers indicate I have been prescreened or prequalified for a credit card or an insurance policy.

Most of these offers originate from information related to a person's credit report. A credit card or insurance company decides who qualifies for their products.



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I have the right to prevent receiving prescreened offers for credit cards and insurance policies.

I can select to prevent these types of offers. There are two options available.

I can opt out of these offers for five years or I can opt out of offers permanently.



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To opt out of credit card and insurance policy offers, I go to the [www.optoutprescreen.com](http://www.optoutprescreen.com) website or call 1-888-567-8688 to start the process.

The website and phone number are operated by the major credit companies.

If I choose to opt out permanently, I will receive a Permanent Opt-Out election form to sign and I return in order to complete the process.



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I will be asked for personal information, including my name, address, Social Security number, and my date of birth. Sharing my Social Security number and date of birth is optional.

The website indicates that giving this information can help process my request successfully. The website also indicates that the information I provide is confidential and will be used only to process my request to opt out.

For more Living Safely resources, visit [www.rwjbh.org/cshlivingsafely](http://www.rwjbh.org/cshlivingsafely)

We value the expertise of our partners in safety who have demonstrated their commitment to inclusive healthy communities. Portions of this resource have been adapted from the Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov)).

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