



United States of America

[DATE]

Via Federal Express

[NAME]

[ADDRESS]

Re: Deceptive or Unfair Acts or Practices Relating to the Marketing or Advertising, Including Lead Generation, of Health Insurance and Healthcare-Related Products

Dear [NAME]:

The Federal Trade Commission (“FTC” or “Commission”) is an independent federal agency whose mission is to protect the public from deceptive or unfair business practices and from unfair methods of competition through law enforcement, regulation, advocacy, research, and education. As part of that mission, we work to educate marketers and businesses about their rights and responsibilities, and where necessary, initiate investigations and enforcement actions against alleged wrongdoers.

It has come to our attention that companies that provide marketing or advertising, including lead generation, related to Affordable Care Act Marketplace health insurance and healthcare-related products, such as limited benefit plans or medical discount programs, may be violating the FTC Act and rules enforced by the Commission.

Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), prohibits several types of deceptive claims that have been made by marketers or advertisers, including lead generators, of health insurance and healthcare-related products, which have been the subject of consumer complaints. These include but are not limited to:

misrepresenting the benefits included in a healthcare-related product, including any insurance benefits;



