Federal Trade Commission press release, 2026-10-29
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FTC Staff Warn Marketers of Healthcare Plans and Lead Generators Not to Deceive Consumers about the Terms of the Advertised Plans

Tags:

Consumer Protection

Bureau of Consumer Protection

Health Care

Advertising and Marketing

Health Claims

Advertising and Marketing Basics

With open enrollment season for healthcare plans in progress, Federal Trade Commission staff are sending warning letters to 25 companies that market or generate sales leads for healthcare plans.

The letters put the companies on notice about deceptive or unfair claims that likely violate laws enforced by the Commission. The agency expects to send additional letters on a rolling basis.

The letters are being sent to companies that market or advertise Affordable Care Act Marketplace health insurance or other healthcare products, such as limited indemnity plans and medical discount programs.

“Making healthcare more transparent and affordable is a top priority for the FTC,” said Christopher Mufarrige, Director of the FTC’s Bureau of Consumer Protection. “Americans experiencing rising healthcare costs should not also have to worry about whether a healthcare plan or program is what it claims to be. The FTC will remain focused on monitoring this market and will not hesitate to hold accountable companies that unlawfully market or advertise healthcare plans to consumers. Today’s letters remind companies that open enrollment is not an invitation to misrepresent what their plans actually cover.”

Based on information collected by FTC staff and the agency's enforcement experience in this area, the types of claims that may violate the law include:

Misrepresenting the benefits or limitations of a healthcare plan, including any insurance benefits

Misrepresenting that a healthcare plan is major or comprehensive medical health insurance or the equivalent of such health insurance, when in fact it is not

Misrepresenting the costs of a healthcare plan

Falsely claiming that consumers who enroll in a healthcare plan will receive free offers, cash rewards, rebates or other incentives

The letters provide examples of prior relevant FTC actions against marketers and lead generators that operate in this market, including Top Healthcare Options Insurance Agency , Innovative Partners , Assurance IQ & MediaAlpha , Simple Health Plans , Consumer Health Benefits , Benefytt Technologies and Partners in Healthcare .

The letters do not allege any wrongdoing by any of the recipients. They encourage the companies to conduct a thorough review of their advertisements to ensure they are complying with applicable laws and rules. The letters also note that the FTC is closely monitoring this marketplace for unlawful conduct that is harming consumers.

The Federal Trade Commission works to promote competition and protect and educate consumers . The FTC will never demand money, make threats, tell you to transfer money, or promise you a prize. Learn more about consumer topics at consumer.ftc.gov , or report fraud, scams, and bad business practices at ReportFraud.ftc.gov . Follow the FTC on social media , read consumer alerts and the business blog , and sign up to get the latest FTC news and alerts .

Contact Information

Contact for Consumers

FTC Consumer Response Center

877-382-4357

https://reportfraud.ftc.gov

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