



# State of Connecticut

## *Insurance Department*

THOMAS R. SULLIVAN  
COMMISSIONER

# Consumer Alert

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CONTACT: Dawn McDaniel  
(860) 297-3958

## **Watch out for Bogus Health Plans**

### *Verify that company is licensed to do business in Connecticut*

The Connecticut Insurance Department wants to remind Connecticut residents to always verify if a health insurer is licensed in Connecticut before making any health insurance purchase and before providing any credit card, bank account, or checking account information to an entity that is unknown to you. Consumers should never make a purchase from a company they have not checked out to make sure it is licensed and legitimate.

Connecticut consumers can check the Insurance Department's Web site at [www.ct.gov/cid](http://www.ct.gov/cid) or call the Department's Consumer Affairs Division at 800-203-3447, to see if an entity is licensed to sell health insurance in Connecticut.

### **Internet Offers**

The Internet may be used by both reputable companies and unscrupulous unlicensed companies, so consumer caution and review is always advisable. The Department's Consumer Affairs Division stands ready to promptly assist consumers and answer questions about internet offers and advise whether an entity is licensed or not, and if licensed, whether the health insurance product has been approved in Connecticut and meets Connecticut's requirements.

### **Fax Blasting**

A "fax blast" is the term commonly used when a consumer or a business receives an unsolicited offer over a fax machine for health benefits. The offer may involve health insurance or may involve a medical discount card. In the Department's experience the vast majority of these fax offers are scams, are not legitimate and do not involve licensed health insurers or licensed Medical Discount Plans.

Most of these fax "offers" do not contain names, addresses, or websites of companies "sponsoring" the programs, but rather just a phone number to "enroll". This is a clue that these

“offers” are generally bogus. Normally if a reputable company is involved, its name, address, website and/or other information is always included in its advertising and marketing materials.

The Department strongly recommends that consumers not respond to any fax offers, and you should never give out bank account or credit card account information in response to these offers. The Department’s Consumer Affairs area is available to help with questions and inquiries from consumers regarding fax offers. Please check with the Department in advance, before considering a fax blast offer of health benefits.

**ABOUT THE CONNECTICUT INSURANCE DEPARTMENT**

The mission of the Connecticut Insurance Department is to serve consumers in a professional and timely manner by providing assistance and information to the public and to policy makers, by regulating the insurance industry in a fair and efficient manner which promotes a competitive and financially sound insurance market for consumers, and by enforcing the insurance laws to ensure that consumers are treated fairly and are protected from unfair practices. For more information, visit the Connecticut Insurance Department at [www.ct.gov/cid](http://www.ct.gov/cid).

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