



State of Connecticut

Insurance Department

THOMAS R. SULLIVAN
COMMISSIONER

Consumer Alert

FOR IMMEDIATE RELEASE
April 30, 2008

CONTACT: Dawn McDaniel
(860) 297-3958

BUYERS BEWARE: VERIFY THAT MEDICAL DISCOUNT PLAN BEFORE YOU BUY

The Connecticut Insurance Department has received complaints on several fax and internet solicitations offering: “Health Plans” or “Health Coverage”. Please take note that these types of solicitations purposely avoid the term “insurance” because most often they are not insurance, but a medical discount plan. Be wary of terms such as “promotion” or “limited number of enrollments” as these terms have been linked to fraudulent plans.

Often, entities offering such solicitations are found to be unlicensed in Connecticut and not authorized to sell medical discount cards in our State.

The Insurance Commissioner, Thomas R. Sullivan strongly recommends that consumers only purchase medical discount plans from companies or entities licensed in the state.

Consumers can easily verify a license on the Insurance Department’s Web site at www.ct.gov/cid under Consumer Information or by using keyword “verify” in the search box of the home page. Consumers without internet access can verify a license by calling the Consumer Affairs Division at 800-203-3447 or 860-297-3900. A listing of licensed health insurers and medical discount plans is also available on the site.

Be advised that a medical discount card is not insurance, but rather a plan that provides only a discount on the bill of a participating provider. The Department strongly recommends that consumers do not respond to any unsolicited fax advertisement or respond to offers for products sold over the internet, without thoroughly checking out the company making the offer.

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.

###