



State of Connecticut

Insurance Department

CONSUMER AFFAIRS DIVISION

Consumer Warning

April 28, 2008

The Insurance Department has received complaints about the following entities:

**Consolidated Workers of America
National Alliance of Benefit Services Association
Claims and Benefit Management, Inc., Chino, CA**

Fax “blasts” involving these entities have been sent to Connecticut fax machines purporting to offer some type of health benefits or discounted health services. ([Click here to view a sample](#))

Please be advised that these entities are not licensed health insurers nor licensed Medical Discount Plans in Connecticut and are not authorized to sell health insurance, limited medical plans or medical discount cards in Connecticut.

The Insurance Department strongly recommends that you only purchase health insurance coverage from companies licensed in the state and only purchase a medical discount card from an entity licensed in the state.

Please check the Department’s website for a listing of licensed health insurers in the state before purchasing health insurance coverage, and please check the website listing of licensed medical discount plans in Connecticut before purchasing a medical discount card. A medical discount card is not insurance, but rather only provides a discount from the bill of a participating provider.

The Department strongly recommends that you do not respond to any unsolicited fax solicitation or respond to offers for products sold over the internet, without thoroughly checking out the company making the offer, and to make sure it is a licensed entity.

In addition, if you have questions, please contact the Consumer Affairs Division of the Department at:

State of Connecticut, Insurance Department
Consumer Affairs Division
PO Box 816
Hartford, CT 06142-0816
Telephone: (860) 297-3900
Fax: (860) 297-3872

Email: ctinsdept.consumeraffairs@ct.gov

Medical Discount Plan definition

Medical Discount Plan - A business arrangement or contract in which a person, in exchange for payment, provides access for its members to providers of health care services and the right to receive health care services from those providers at a discount.