

# FTC warns healthcare insurance marketers about deceptive marketing

Article

**The news:** The FTC warned 21 companies that market or generate sales leads for Affordable Care Act (ACA) marketplace [health insurance plans](#) about making deceptive claims related to

their products.

**Unpacking the news:** The FTC gave examples of misleading or unfair claims made by entities that market and advertise on behalf of health plans.

These include:

- Misrepresenting the benefits included in a healthcare plan.
- Misleading consumers about 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.

**Why it matters:** Over 21 million Americans were enrolled in ACA marketplace plans in 2024.

Open enrollment is currently ongoing, and people are already confused about their options. Uninsured adults in particular commonly report being unaware of the open enrollment period for ACA marketplace coverage and being unsure of their plan options, per KFF.

This year, folks are particularly concerned about how the incoming Trump administration could impact their health insurance.

- Despite only having until January 15, just 20% of consumers with existing ACA plans have selected health plan coverage for 2025, according to recently updated CMS data.
- 22% mentioned possible cost or coverage changes triggered by the new administration as their primary reason for putting off buying a plan, according to a Chadwick Martin Bailey and Stride survey cited by Healthcare Dive.

**The final word:** The FTC warnings don't allege any wrongdoing by the companies being called out, but they signal to the industry that insurance marketers must be honest about the health plans they and their partners are offering.

Well-intended marketers should have started educating consumers before open enrollment began while being accessible to answer questions during the signup period.

There are financial ramifications, too. The agency referred to a [\\$195 million judgment](#) it obtained earlier this year against a firm that allegedly duped consumers into signing up for fraudulent health plans that did not deliver promised coverage or benefits.

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