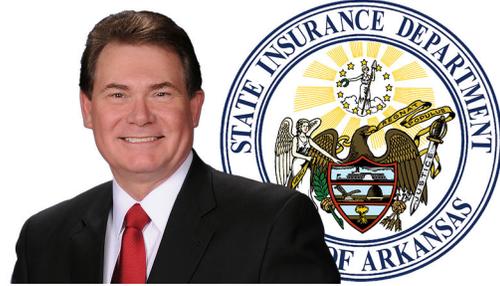


# Arkansas Insurance Department

## NEWS RELEASE

*Allen Kerr  
Insurance Commissioner*



**FOR IMMEDIATE RELEASE**

**March 28, 2016**

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## CONSUMER ALERT: Non-Compliant ACA Plans

**LITTLE ROCK** – Arkansas Insurance Commissioner Allen Kerr today issued a Consumer Alert to Arkansans, warning them not to fall prey to high-pressure telemarketers selling short-term health insurance products that are not compliant with the Affordable Care Act, despite their promises.

Commissioner Kerr offered the following tips to Arkansans should they receive a call from anyone attempting to sell you health insurance over the phone:

- The open enrollment period for the 2016 health insurance marketplace under the Affordable Care Act ended January 31. The next open enrollment period will run November 1, 2016—January 31, 2017.
- There is no special “state enrollment period” for individual health insurance. Anyone offering insurance plans through an “enrollment period” outside of open enrollment is not selling an ACA-compliant policy.
- No one offering ACA-compliant health care coverage will ask you if you have a pre-existing condition.
- Be wary of telemarketers from the “national enrollment center,” “national healthcare center,” or other “official-sounding” name. The federal government will not call you to sell you health insurance.
- Do not provide anyone your bank account or health information, or agree to any request to send money over the phone. If you are being pressured to provide this information, hang up.
- Only purchase insurance from a licensed agent. Do not be afraid to ask an agent for their license number. If they refuse, hang up.
- If you receive a sales call from someone selling health insurance, ask the caller to email or send you information about the policy, including premiums. If they refuse, hang up.

Consumers who have received these types of high-pressure sales calls should contact AID’s Consumer Services Division at: **800-852-5494**.

For more information on the Arkansas Insurance Department, please visit <http://insurance.arkansas.gov>, follow us on Twitter at <http://twitter.com/ARInsuranceDept> and Facebook at <http://www.facebook.com/ArkansasInsuranceDepartment>.