



Obamacareplans.com

The District of Columbia Department of Insurance, Securities and Banking (DISB) wants District of Columbia consumers to be on alert for Obamacareplans.com. That company offers to match consumers with insurance companies or brokers for their health insurance needs.

DISB received a complaint about Obamacareplans.com, a California-based company that offered online referral services to a District of Columbia resident. Obamacareplans.com and its parent company QuoteLab, LLC, are not licensed or registered to conduct business in the District of Columbia.

According to its website, Obamacareplans.com is an independent marketplace, not a federal or state insurance marketplace. It does not provide quotes or sell insurance directly to consumers, it is not affiliated with any exchange, and it is not a licensed insurance broker. The company offers to match consumers with a company or agent for their health insurance needs and advertises a contact number for presumed licensed health care agents.

The agents claim to be licensed to conduct insurance business in the District. The agents do not provide their insurance license numbers or their full names for verification but are anxious to quote plans. One agent claimed he was at the “health enrollment center” and was willing to provide insurance information for an individual or group policy.

Where to Find Legitimate Coverage

Consumers seeking health insurance coverage can obtain Obamacare or the Affordable Care Act Plans through the Health Exchange in the District of Columbia at DCHealthLink.com.

How to Avoid Fraudulent Companies

- Beware of websites that may look like government websites.
- Make sure that you are purchasing a policy that will cover what you need.

- Always obtain an agent's license information for verification.

If you believe you have been a victim of insurance fraud, please contact the DISB Enforcement and Consumer Protection Division at 202-727-8000.

About DISB

The mission of the Department of Insurance, Securities, and Banking (DISB) is three-fold: (1) cultivate a regulatory environment that protects consumers and attracts and retains financial services firms to the District; (2) empower and educate residents on financial matters; and (3) provide financing for District small businesses.