



May 20, 2024

The Honorable Chiquita Brooks-LaSure  
Administrator  
Centers for Medicare & Medicaid Services  
U.S. Department of Health and Human Services  
200 Independence Avenue, SE  
Washington, DC 20202

Dear Administrator Brooks-LaSure,

( - rite to e. 'ress my outr\* - ith re'orts that a\*ents and brokers are submittin\* 'lan !han\*es and enrollments in the /ederal market' la!e - ithout the !onsent o the 'eo'le - ho rely on these 'lans. These 'lan !han\*es and enrollments result in tan\*ible harm to 'eo'le in!udin\* un!o#ered medi!al e. 'enses, loss o !o#era\*e, and disru'tions in !are, and an une. 'e!ted ta. liability that !ould be thousands o dollars out o their o-n 'o!kets. A!!ess to a ordable health !o#era\*e is ne!essary or \*ood health and should not be e. 'loited by raudsters to !olle!t illi!it !ommissions at the e. 'ense o -orkin\* Ameri!ans. There ore, ( ur\*e you to hold brokers - ho submit raudulent enrollments a!!ountable to the ull e.tent o your authority by im'osin\* !i#il monetary 'enalties and to take additional ste's to 'rote!t !onsumers.

( kno - you and ( both !are dee'ly about the su!!ess o the ACA market' la!e ( n my #ie - , the brokers, a\*en!ies, and lead \*enerators 'arti!i'atin\* in raudulent enrollment s!hemes should be held !riminally res'onsible. ) hile CMS does not ha#e this authority today, ( intend to introdu!e le\*islation shortly to \*i#e you this authority.

Oe'orts o bad a!tor a\*ents and de!e'ti#e marketin\* 'ra!t!es are not ne-!+ The Trum' Administration!s o!us on 'ri#ati2in\* the ACA market' la!e introdu!ed these enhan!ed -eb-broker 'lat orms allo - in\* brokers to by'ass the bene its and 'rote!tions o the ACA market' la!e. Stakeholders ha#e in ormed my sta that this 'roblem has be!ome - ides'read and more so 'histi!ated in the ACA market' la!e as bad a!tors - ith a!!ess to a !onsumer!s eli\*ibility in ormat!on throu\*h -eb-broker 'lat orms !an make 'lan and a\*ent-o -re!ord !han\*es - hile kee' in\* 'eo'le and their le\*itimate brokers in the dark.

!" # \$ % & ' ( ) \* + , - . / # 0  
!" # n pñ /3333 pñ 0Ñ - ñ'ÀBç } 0 %

Ron W. J. J.

CC, 711en Mont2, &e'uty Administrator and &ire!tor o the Center or Consumer (n ormation and  
(nsuran!e =#ersi\*ht