



**Ambetter Health wants to ensure we are supporting our brokers, while keeping the member's best interest at the forefront of everything we do.**

We are seeing an increase in member enrollment complaints stemming from misleading advertisements and lack of communication from the broker making the enrollment. The lack of guidance can leave a member confused and without the best health coverage option for themselves and/or their family. In some cases, members have been unable to obtain services like scheduled surgeries, or have incurred administrative issues with premium payments, claims, and access to in-network providers.

**Here are some examples of the deceptive advertisements we are aware of:**

- Online ads placed by a lead generation company asking the member to check a box and provide personal information to enroll into the best no-cost plan, without ever speaking to the broker
- Ads offering government allowances up to \$1,400 a month for healthcare and everyday needs
- Ads offering \$500 Visa gift cards and free health insurance with the Ambetter Health logo

**To protect our members and the broker community:**

- We expect that Ambetter Health brokers are engaging directly with all of their clients to explain coverage options and offer a recommended plan based on consumer best fit
  - We do not endorse nor condone practices that collect consumer information and some version of consent via online forms or ads to be appropriate or valid sales practices
- We take accuracy of information very seriously and are concerned with increasing frequency of misleading advertisements that promise monetary or other incentives for enrolling
  - It is important that consumers receive accurate information through the entire sales and enrollment process including advertising
- Ambetter Health logos and copy should only be used in prior approved ad placements, talk to us first

**CMS Requires Prior Consent**

CMS has adopted new requirements to document and maintain records that a consumer or their authorized representative has provided consent prior to providing assistance with applying for or enrolling in Marketplace coverage, as well

as reviewed and confirmed the accuracy of their eligibility application information prior to submitting the application to Marketplace.

Please review the link: [FAQ: 2024 Payment Notice Requirements](#)

**Together we can provide the peace of mind health insurance provides.**  
For more information, please call your Account Executive at **1-855-700-7985, option 3**, or email us at [ambettersales@centene.com](mailto:ambettersales@centene.com).

## AMERICA'S #1 MARKETPLACE HEALTH INSURANCE

Quick Pay

Broker Portal

EDE Tool

Statistical claims and the #1 Marketplace Insurance statement are in reference to national on-exchange marketplace membership and based on national Ambetter Health data in conjunction with findings from Issuer Level Enrollment Data from CMS, State-Level Public Use File from CMS, Covered California Active Member Profile data, state insurance regulatory filings, and public financial filings.

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