

Understanding Data Collection, Brokerage, and Spam in the Lead Marketing Ecosystem

To appear at 47th IEEE Symposium on Security and Privacy 2026

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Third Federal Trade Commission
**CONFERENCE ON MARKETING
AND PUBLIC POLICY**

If you're deceiving consumers, the FTC means business: exploring the recent settlement with MediaAlpha

<https://www.ftc.gov/business-guidance/blog/2025/08/if-youre-deceiving-consumers-ftc-means-business-exploring-recent-settlement-mediaalpha>

BCP Staff | August 7, 2025 | [f](#) [X](#) [in](#)

Are you a collector of lead data, a seller of leads, or a purchaser of leads? There's something for you in today's FTC [settlement](#) with MediaAlpha. The FTC alleges that the online lead generation company misled consumers interested in health insurance into sharing personal information MediaAlpha then sold to telemarketers. As a result, consumers were allegedly bombarded with millions of illegal robocalls, live telemarketing calls, and other unlawful sales tactics.

Lead Generator that Deceptively Solicited Loan Applications from Millions of Consumers and Indiscriminately Shared Sensitive Info Agrees to Pay \$1.5 Million FTC Penalty

ITMedia will face restrictions on sale and use of consumer data as a result of FTC lawsuit

<https://www.ftc.gov/news-events/news/press-releases/2022/01/lead-generator-deceptively-solicited-loan-applications-millions-consumers-indiscriminately-shared>

January 7, 2022 | [f](#) [X](#) [in](#)

At FTC's Request, Court Halts Operations of Deceptive Health Care Telemarketers

Agency alleges Florida-based Top Healthcare Options caused tens of millions of dollars in harm to consumers seeking comprehensive health insurance coverage

<https://www.ftc.gov/news-events/news/press-releases/2026/01/ftcs-request-court-halts-operations-deceptive-health-care-telemarketers>

January 23, 2026 | [f](#) [X](#) [in](#)

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January 23, 2026 | [f](#) [X](#) [in](#)

FY 2024

NATIONAL DO NOT CALL REGISTRY



Total DNC Complaints



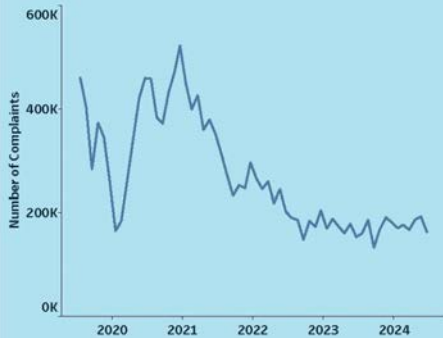
2,085,133

Active DNC Registrations



253,721,138

Complaints Over Time



FY 2025

NATIONAL DO NOT CALL REGISTRY



Total DNC Complaints



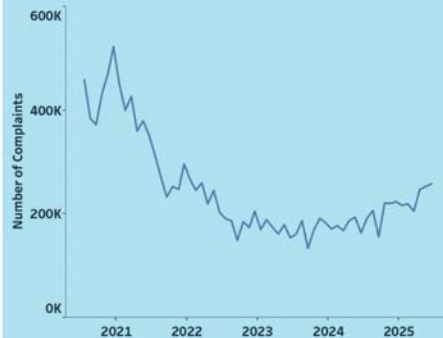
2,618,077

Active DNC Registrations



258,515,050

Complaints Over Time



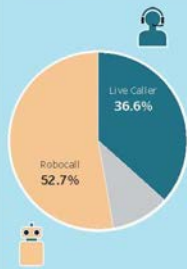
Top 5 States by Complaints Filed



Top 5 Complaint Categories



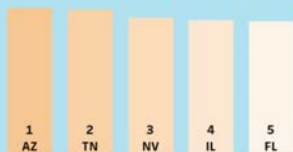
Complaints by Call Type



*10.4% of reports did not include a call type.

[Click Here to Register or Report Unwanted Calls](#)

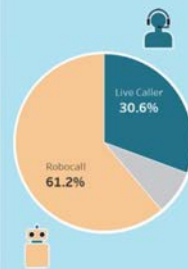
Top 5 States by Complaints Filed



Top 5 Complaint Categories



Complaints by Call Type



*6.2% of reports did not include a call type.

[Click Here to Register or Report Unwanted Calls](#)

Edit All Missed

- +1 (570) 227-4792** 11:28 AM Spam Risk
- +1 (570) 515-6135** 11:20 AM Montgomery, PA
- +1 (570) 379-5806** 11:15 AM Telemarketer
- +1 (570) 276-0610** 11:03 AM Spam Risk
- +1 (570) 373-8694** 10:51 AM Kulpmont, PA
- +1 (570) 393-6334 (2)** 10:51 AM Spam Risk
- +1 (215) 576-2106** 10:36 AM Spam Risk
- +1 (570) 393-2377** 10:35 AM Spam Risk
- +1 (214) 845-5012** 10:30 AM Dallas, TX
- +1 (570) 227-4792** 10:27 AM Spam Risk


← Spam & blocked

- (786) 661-4077** 11:00 AM • Hi Amanda. Are you still looking for health insurance? The period for affiliation to public health in...
- (689) 220-1784** 10:06 AM • Hi Amanda, this is Eric with US Health! Would it be easier to text or email your quotes? US Healt...
- (972) 637-7654** 9:04 AM • Hi Amanda! I still see your file says your uninsured, its important we start looking at yo...
- (817) 618-4179** 8:50 AM • Hey Amanda! This is Joey! I received y...
- (561) 295-8189** Mon • AMANDA, I'd love to send you some quotes by text for affordable health coverage. Are you looking fo...
- (817) 953-5808** Sun • Hi Amanda. I received your request that you were looking for help with affordable health coverage. I didn't ...
- (561) 448-3011** Sun • Hi Amanda! You're eligible for a more affordable, no deductible, PPO with UnitedHealthCare. Is this a good tim...
- (321) 696-3741** Sun • Hello Amanda! Out of respect, I don't both...

- Health-Plan-Enrollment**
Jesse, Looking For Health Coverage? Health-P
- Shaneda Simpkins**
Sorry We Missed You Aflac - Sutherland Hello K
- Health-Plan-Enrollment**
Jesse, view your health plan options online! H
- TRENTON FANGMAN**
I Can Help Hi Carl, My name is Trent and I am tl
- Aflac**
Thank you for contacting Aflac To view this err
- Covered CA Enrollments**
3rd attempt from Covered California Hi Christ
- Health-Plan-Enrollment**
Jesse, let us help you secure your coverage! H
- Supplemental Medicare Quo...**
Dorothy Your Quote Is Waiting! I hope this ema
- Supplemental Medicare Quo...**
Your Low-Cost Medicare Plan We hope you ar

Search ads and SEO techniques


health insurance quotes

 **Freeway Insurance**
<https://www.freeway.com> · Insurance Options

Health Insurance Quotes Online

Find an affordable health care plan that fits your needs and budget through Freeway. Get a free health insurance quote online or give us a call at 800-777-5620 ... [Read more](#)

4.5 ★★★★★ (4,288)


 **SmartFinancial**
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Affordable Rates From \$79/Mo — Get Personalized Health Insurance Quotes with Affordable Costs in Minutes!
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 **AffordableHealthPlans.com**
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The Easy Way to Find Health Insurance

Enter your zip code to find the best health insurance plan now!

FIND HEALTH PLANS

Top professional health insurance agents will assist you in finding the perfect plan and coverage.



Compare plans to find low rates



Find your perfect Supplemental Medicare Plan in 3 simple steps

We are a trusted partner of 30+ carriers. Compare and save up to hundreds of dollars in your Medicare costs.

ZIP Code

Compare Plans

What kind of insurance are you looking for?

 Individual Family Other

Compare Plans

[Blog](#) [Office Locator](#)



[Home](#) | [Insurance Options](#)



[HEALTH INSURANCE PLANS](#) [LOCAL HEALTH INSURANCE OPTION](#)

ACA/OBAMACARE

ACA-qualifying healthcare coverage is health insurance benefits established to meet the standards set forth by the Affordable Care Act (ACA). These plans cover essential health benefits such as preventive care, hospitalization, prescription drugs, mental health and maternity care.

Get a Free ACA/OBAMACARE Quote in Minutes!

Enter Your ZIP Code

Get a Free Instant Quote

Low Cost Health Insurance in California

Find Out the Benefits of Having Affordable Health Insurance

Type of Insurance Product or Service

Health Insurance

Zip Code

Start Quote

By clicking Start Quote, I agree to the [Privacy Policy](#) and [Terms of Use](#), which affect my rights.

Excellent 431 reviews on

Third Federal Trade Commission
**CONFERENCE ON MARKETING
AND PUBLIC POLICY**

Don't overpay for health insurance.

Step 1:


Who are you searching for?

MY FAMILY

MYSELF

Step 2:

Enter Your Zip Code To Get Started

 95747

START NOW

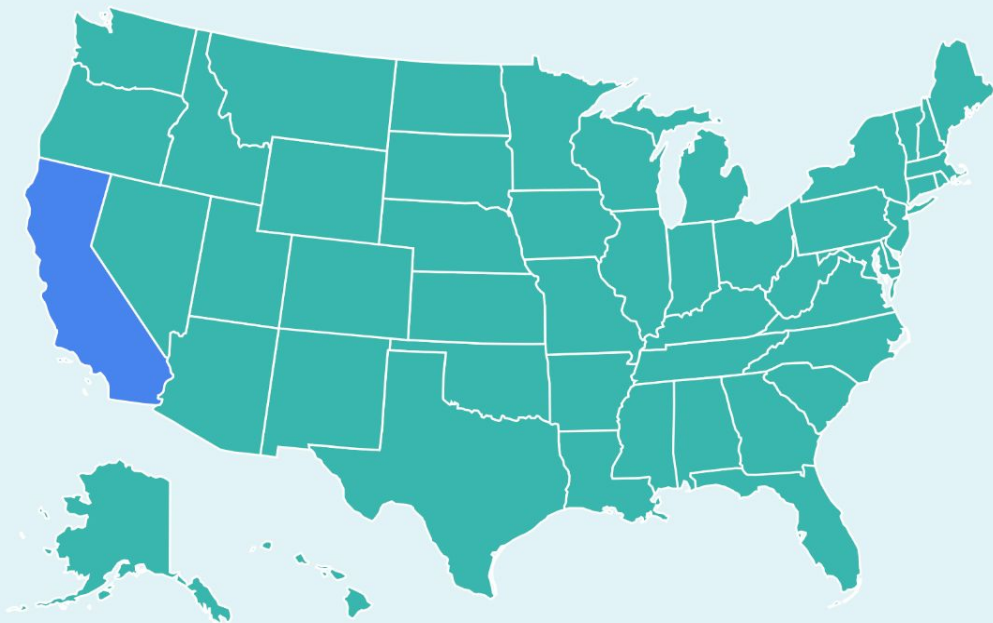


SECURED WITH SSL



Do you live in Yolo county?

Residents of Yolo county may be surprised what they can save on their health insurance.



**PLEASE CONFIRM IF YOU LIVE
IN YOLO COUNTY**

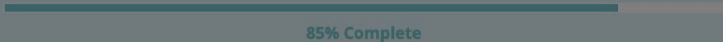
YES, I LIVE HERE



[No, I do not live in Yolo county.](#)

This is it, we're almost done!

Complete this form to receive your quote



Step 1

What Is Your Birthday?

Mo

Shopping for a minor?

Do You Smoke Or Use Tobacco?

Yes No

What Is Your Household Size?

- Just myself (1)
- Myself and my partner (2)
- Myself, partner & child (3)
- Myself, partner & children (4+)

Any Qualifying Life Event?

- Got Married
- Got Divorced

Expected Household Income For 2026

- Below \$12,000
- \$12,000 - \$28,999
- \$29,000 - \$46,999
- \$47,000 and Over

Any Of These Within Last 5 Years?

- Cancer
- Heart Attack

Last step! (we promise it's quick!)

Most people complete this step in 2-3 minutes.

CONTINUE

This is it, we're almost done!

Complete this form to receive your quote

85% Complete



Step 1

What Is Your Birthday?

Mo Day Year

[Shopping for a minor?](#)

Do You Smoke Or Use Tobacco Products?

Yes No

What Is Your Household Size?

- Just myself (1)
 Myself and my partner (2)
 Myself, partner & child (3)
 Myself, partner & children (4+)

Any Qualifying Life Event?

- Got Married
 Got Divorced
 Loss of Coverage
 Moved
 Changed or Lost Job
 Birth or Adoption
 None of the above

What Is Your Gender?

Male Female

Is Anyone On This Plan Pregnant?

Yes No

Expected Household Income For 2026

- Below \$16,000
 \$16,000 - \$38,999
 \$39,000 - \$63,999
 \$64,000 and Over

Any Of These Within Last 5 Years?

- Cancer
 Heart Attack
 Stroke
 Diabetes
 AIDS / HIV
 Pulmonary Disease
 None Of The Above

[CONTINUE](#)

This is it, we're almost done!

Complete this form to receive your quote

95% Complete

Step 2

First Name

Yash

Last Name

Vekaria

Street Address

300 Atrium Way

City

Davis

State

California

Zip Code

95616

Phone Number

(484) 744-7484

Email Address

yash.vekaria@gmail.com

When Do You Need Coverage?

- In The Next Week
- In The Next 30 Days
- More Than 30 Days From Now
- Not Sure

Are You Also Interested In:

- Dental Insurance
- Vision Insurance
- Life Insurance
- Auto Insurance

 **Complete!**

By clicking SEE RESULTS, you agree to the consents below the button.

SEE RESULTS

By clicking "SEE RESULTS" below, I provide my express written consent by electronic signature to be contacted by third parties from this list of [Marketing Partners](#) about my request for information including, without limitation, by providing to me information, offers or advertisements by telephone call or text message to the number(s) I have provided on this form (including any cellular number), even if that number is on any local, state or national "Do Not Call" list, sent using an automatic telephone dialer or an artificial or prerecorded voice, and by email or live agent. This consent is not required as a condition of making a purchase. Message and Data rates may apply. Message frequency varies. Text "STOP" or "HELPI" to 857-626-9369, or call 386-260-5321 for questions or to opt-out. I have also read and accept the [Privacy Policy](#) and [Terms of Use](#). I understand that I can revoke this consent at any time. I understand that this website collected my phone number, email, first name, last name, address, date of birth, income and zip code.



Yash | Male | 38 yo | Davis, California



Yash, we've found a match for you!

Click below to review your option.



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FirstQuote Health provides free quote comparisons from trusted partners. This site is secured with advanced internet security and your information is protected.

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Last Step, Yash.

Your Health Insurance Rates are Ready!

Your Phone Number



(484) 744-7484

Get Quotes



By clicking the "Get Quotes" button, I provide my electronic signature, agree to the terms below, represent that I am at least 18 years of age and agree to this website's [Privacy Policy](#) and [Terms of Use](#).

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Message and data rates may apply. Message frequency varies. Reply HELP for customer support or STOP to opt-out. See [SMS Terms of Service](#) for more details.

Insurance Carriers include



Methodology

Methodology

Identifying health lead generation websites



Methodology

Identifying health lead generation websites



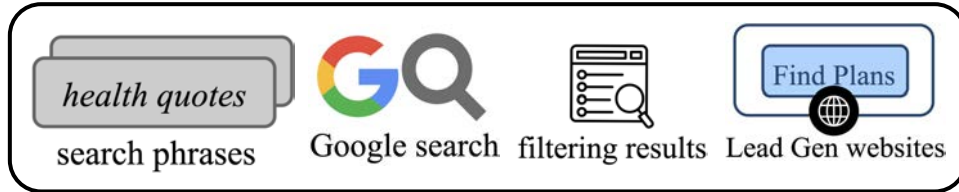
Methodology

Identifying health lead generation websites



Methodology

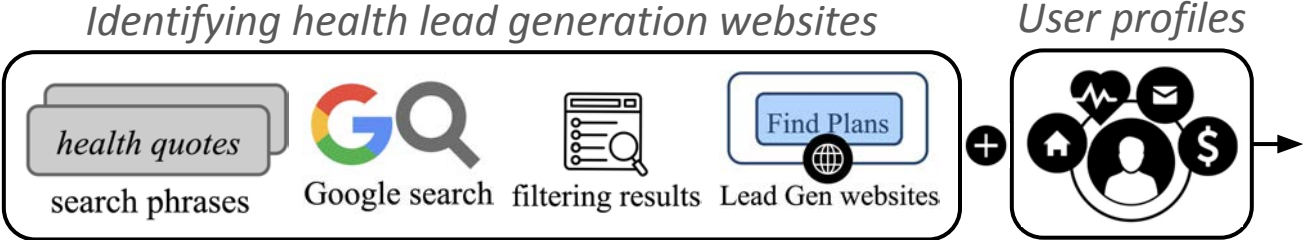
Identifying health lead generation websites



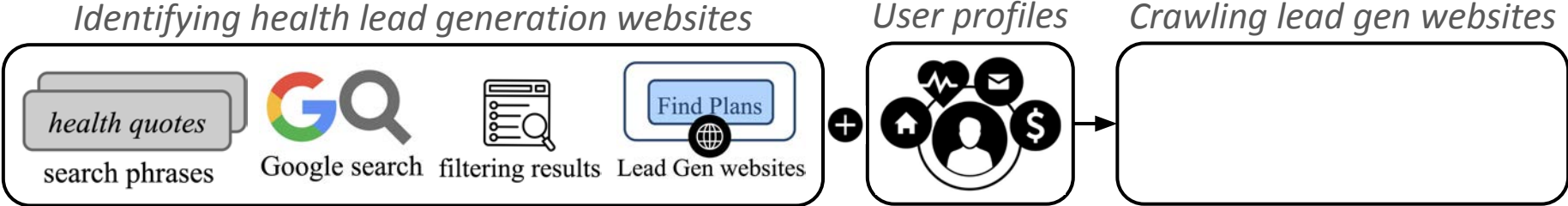
User profiles



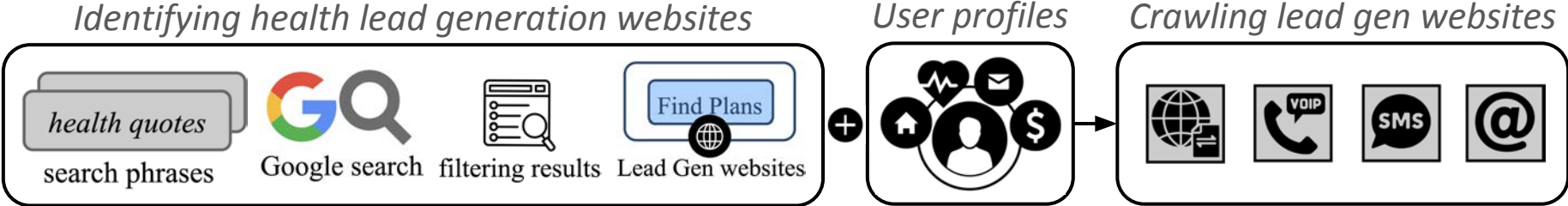
Methodology



Methodology



Methodology



Data Use Practices (Calls)

8214

Total # calls

1240

Distinct # callers

281

Average # calls per line

80%

% calls made via VOIP
(Sinch, Onvoy, Flowroute)

59%

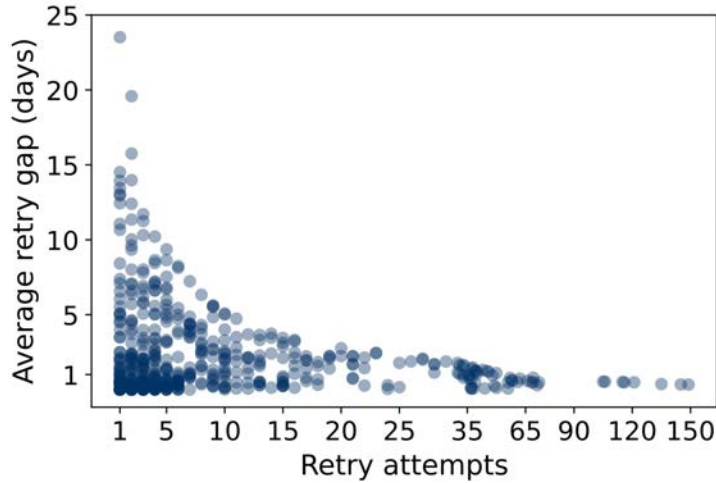
% calls with the same area
code as receiver

78%

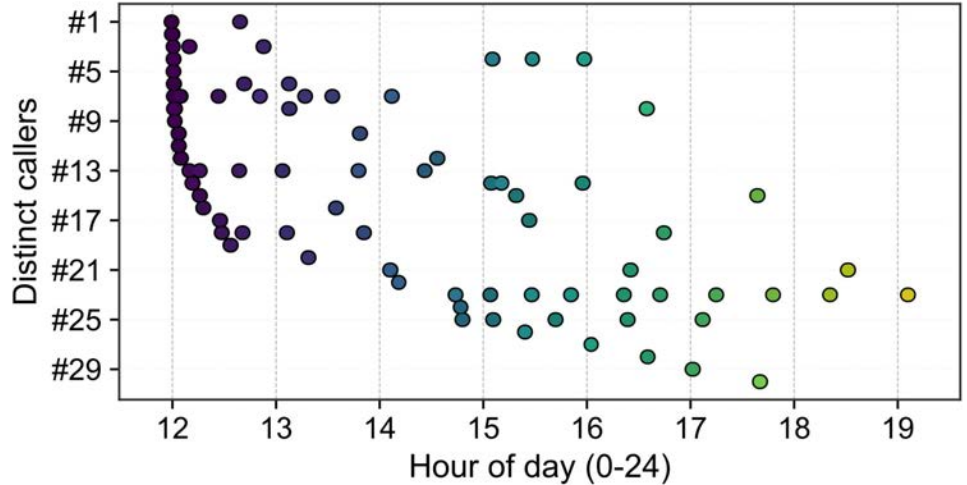
% lines received calls within
mins. of form submission

Data Use Practices (Calls)

- Marketing aggressiveness:



Number of retry attempts per caller–receiver pair



Incoming calls from distinct callers on submission day for *moneygeek.com*.

Data Use Practices (Calls)

moneygeek.com	119	11	5	84	57	34	51	59	1	1	36	19	23	8	17		16	27	11	5	5		5	4	4	4	4		3	3	4	7	4		1	1		1	1		10	1	11	2	660															
pickhealthinsurance.com	109	8	6	91	45	29	22	15	1	1	22	9	19	18	35	1	18	33	15	11	6		7	10	7	7	3		3	2	5	3	4	2		3	3		5	2	1	1	2	9	1	9	1	603												
quote.com	109	86	21	49	66	11	9	24	17		5	8	2	5	3	3	4	2	2	1	8	5	16	2	2	2	3	4	1	3	2	2	4	9	4	1		1	1		3	6	4	3	3	523														
quotelab.com	56			73	43	31	32	27			9	11	8	14	42		13	17	9	6	4		4	6	3	4	6		9	6	8	4	7			1	2				6	5	20	483																
affordable-health-insurance-plans.org	14	38	41	36			65	71	65	29	13					6	6	6	1	1	11																									438														
smartfinancial.com	50	60	28	35	9	5	24	29	13	6	17	1				4	7	4	7	2																									358															
directhealthinsurance.com	36	56	32			18	7	14	3	4		26	12	17	4	9		6	14	25	11	3																							355															
californiahealth-plans.com	27	31	14	9	4	3	18	17	5	3	18		11	20	7	10	2		13	9	25	6	4																						316															
compare-health-insurance.com	67	46	27	7		15	13	9	6	6		12	9	10	15	13		8	16	3	8	3																							314															
newhealthinsurance.com	16	10	4			13	7	24	3	31								16	13	18	11	2																							292															
healthplans.com	32	34	32	13	8	1	4	4	3	23	10	7	1	23	51	24	6	2	4		1	4																								259														
affordablehealthinsurance.com	18	28	7	11	3		22	6	13	12	14	1		10	4	6	5	6		9	6	17	4																							231														
insuranceshopping.com	22			17	16	10	5	20			25	11	20	11	6	2		9	14	16	2	1	1																							189														
healthplanmarket.com	26	10		11	14	3	3	5			15	25	17	5	4																															160														
compare-health-quotes.com	49	31	14	22	2		11	8	7	1	7	1																																		159														
valuepenguin.com	21	15		10	16	11	8	6	2		10	3	2	11	11																															145														
healthcare.com	9	13	10	11			8	4	4	8	26																																			131														
comparehealthrates.com	7	8	3	3			1	2	2	1	2	8		4	1	5	1	1																												123														
affordablehealthline.com	12			10	8	12	15	10			4	2	5	2	1	3	3	3	3	3	3	3	3	1	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	120														
short-term-plans.com	10	10	13	3	1		2	2	4	1	3																																				113													
centralhealthadvisors.com	11	13	7			3	6	6	6	4		4	2	2	5	2																														112														
military.com	1	48	13			23	7	6	10	3	1																																			112														
lendingtree.com	15	9	6			11	10	5	9	7	1	1	6	16	2	2	2																													104														
healthplansamerica.org	12	10	11	3	2		3			1	1	1	3	3	3	2	12	3																												102														
compare-health-plans.net	41	2	6	8	10	7	22																																							93														
quoteaward.com	10																																														92													
optimalhealthplans.com	5	4	2	2			7	6	8	7	12																																				87													
einsurance.com	41	12	8	10	1																																										82													
gethealthcoverage.org	19	13	5	17	3																																										77													
connecthealth-insurance.com	4	2																																													77													
azurewebsites.net	7	8	3	3			8	10	3																																						74													
firstquotehealth.com	18	4																																													74													
smarthealthinsure.com	27	15	16	4			9	1	1	1																																					71													
medicarecompared.com	5	7	4	5			1	5	1	1	7	1		9	1	8	8																														62													
firstquoteinsurance.com	7	7	2	1			6	9	2																																							53												
online-health-insurance.com	11	11	5				7			1																																					51													
health-plan-enrollment.com	6	12					14	3	1	2																																					47													
medicap-quote.net	11	1					3	1	2																																						45													
medicarecoveragefinder.com	5	1	1							4																																					44													
clearhealthinsurance.com	3	2	1	1			18	9	1																																						44													
insurancequotes.com	12	16					2	7	1																																						44													
openenrollment.healthcare.com	4	1																																													39													
yourhealthquote.com	2	1					8	4	1	2	2																																				35													
unitedstatesinsurance.com	6	1					7	3	6																																						33													
healthcareofamerica.org	7	9	10	5																																											32													
comparehealthplans.info	1	4	1				4	7	1																																						31													
qualifiedinsurance.com	7	2	3	1																																											25													
ratequote.com	2	1	3				4	4	1	1	1																																				23													
afiac.com	3	6	3																																												22													
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	Total

8,214 calls from 1,240 callers!

Data Use Practices (SMS)

674

Total # SMS

188

Distinct # SMS senders

17

Average # SMS per line

59%

% SMS from cloud-messaging
(Sinch and Twilio)

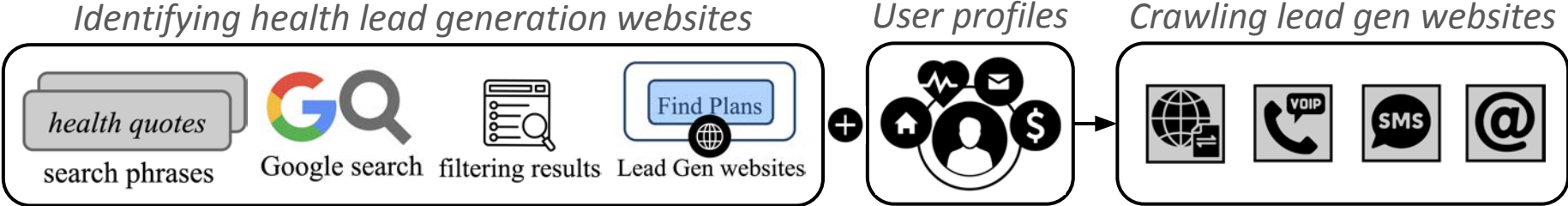
86%

% SMS with no opt-out
(e.g., STOP, QUIT, END)

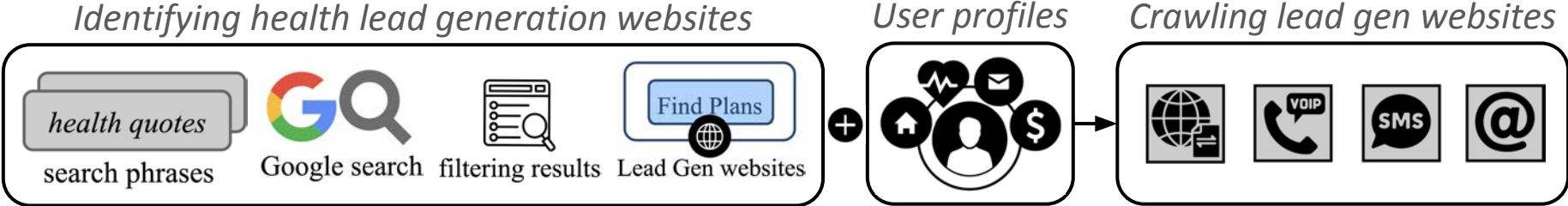
38%

% lines that received SMS

Methodology



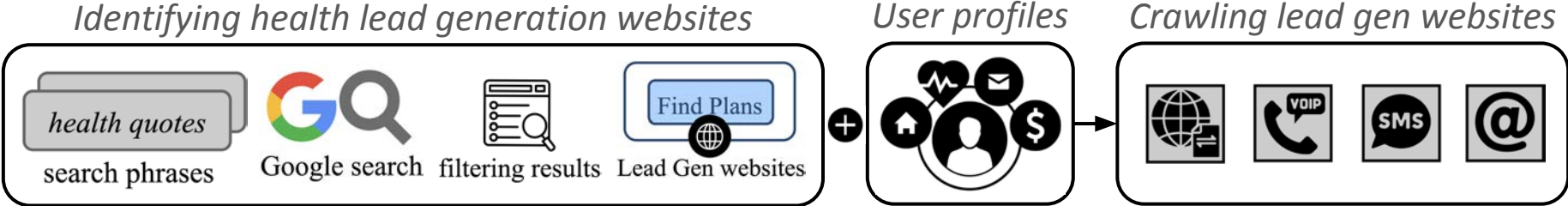
Methodology



Exercising marketing opt-outs

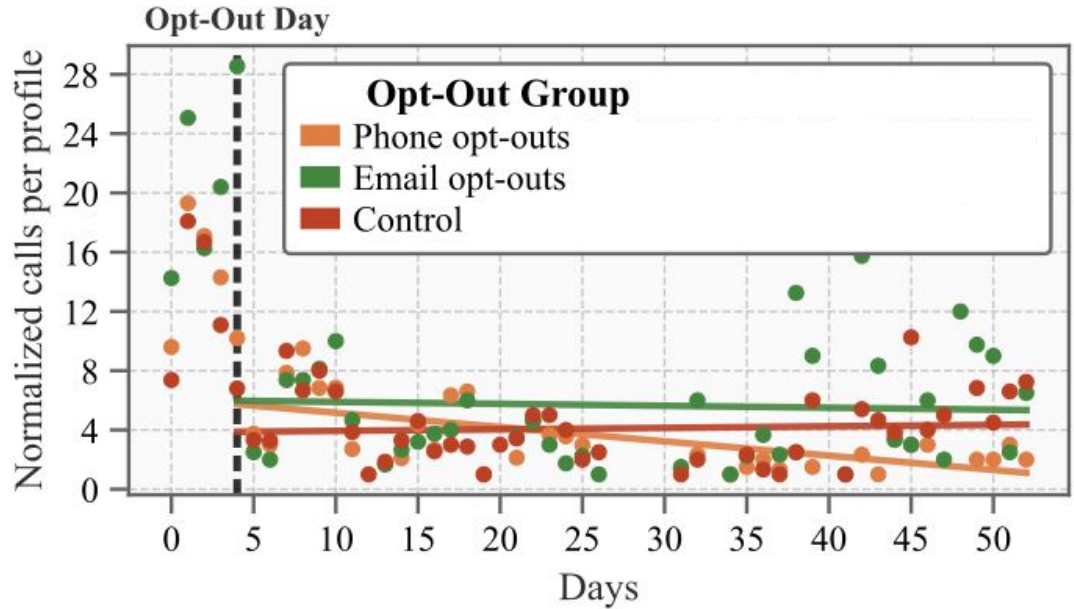
An empty rounded rectangular box, likely representing a step in the methodology that is not yet defined or is a placeholder.

Methodology



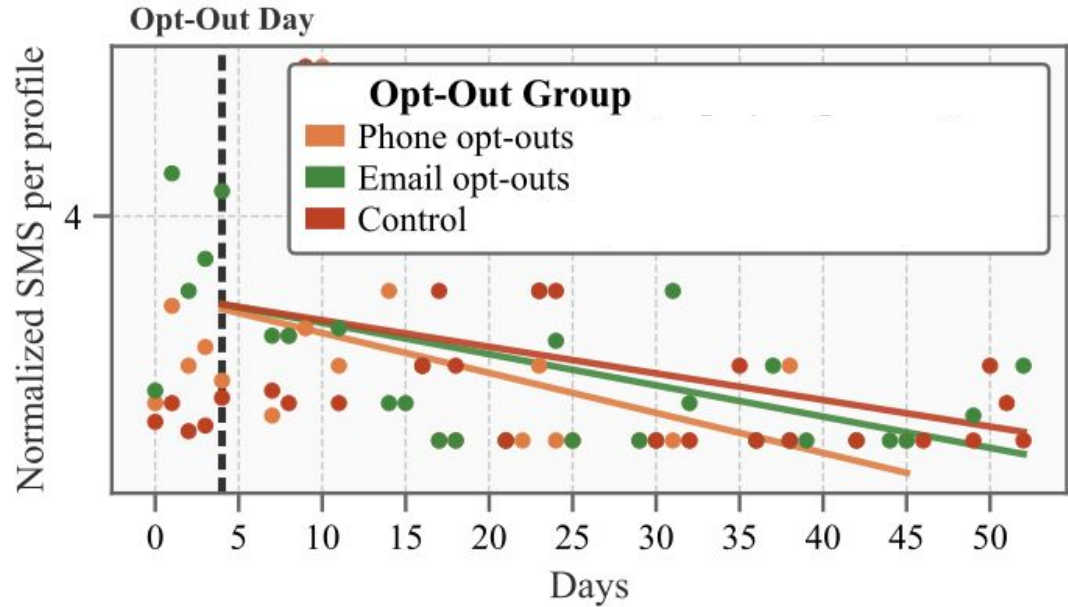
Opt-out Effectiveness on Call-based Marketing

- Only phone based opt-out declines incoming calls.
- None of the mechanisms prevent follow-up calls.



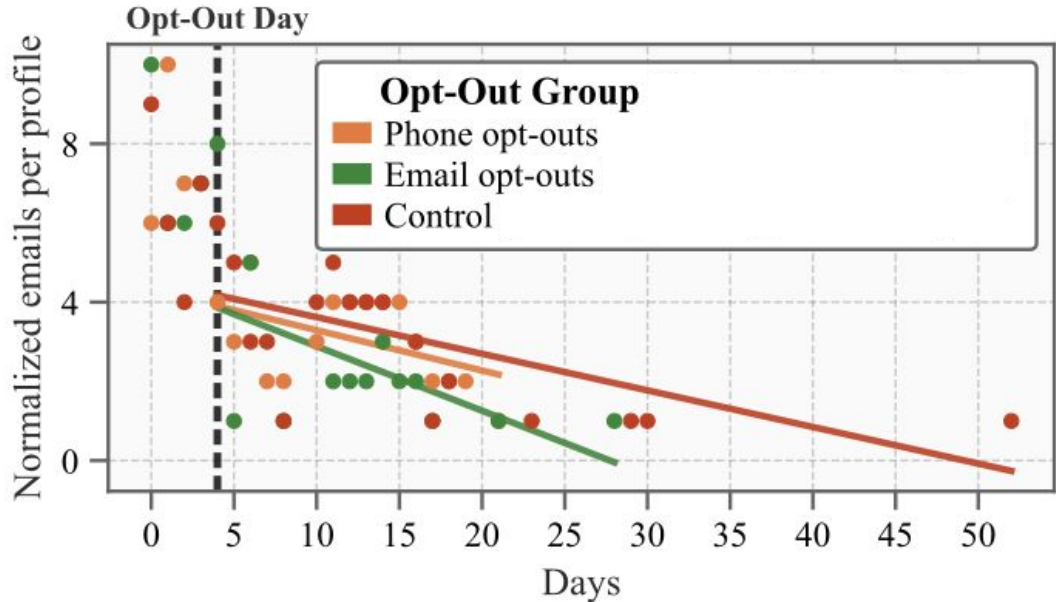
Opt-out Effectiveness on SMS-based marketing

- Phone opt-outs are the most effective at preventing follow-up SMS
- None of the other mechanisms prevent follow-up SMS.



Opt-out Effectiveness on Email-based Marketing

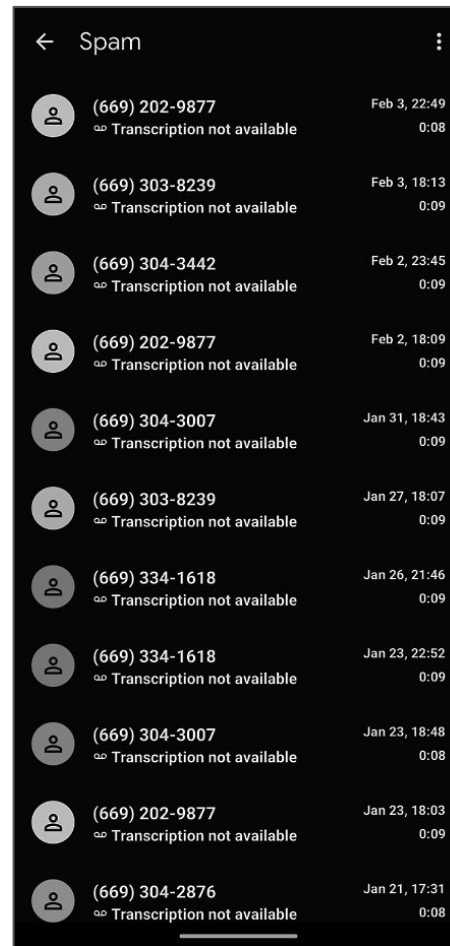
- Email and phone opt-outs are both effective at significantly reducing email contacts
- Steepest decline via email-based opt-outs



No way to truly opt-out

Calls continue even after a year, despite opt-outs and DNC registrations ...

This is deceptive and should be enforced against.



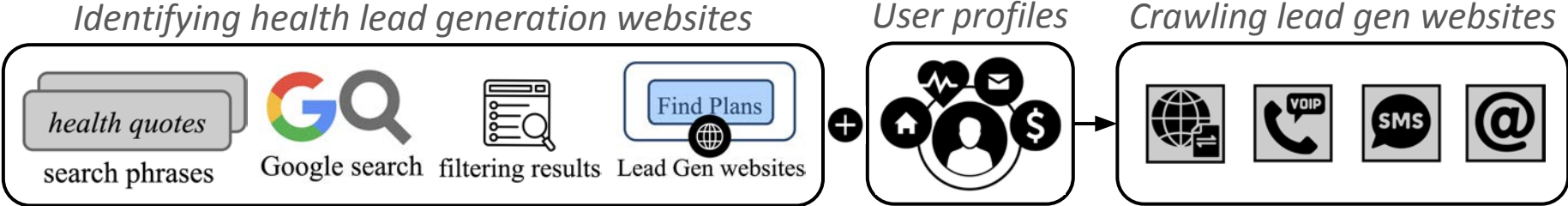
Now, can we actually buy our own data?

Now, can we actually buy our own data?

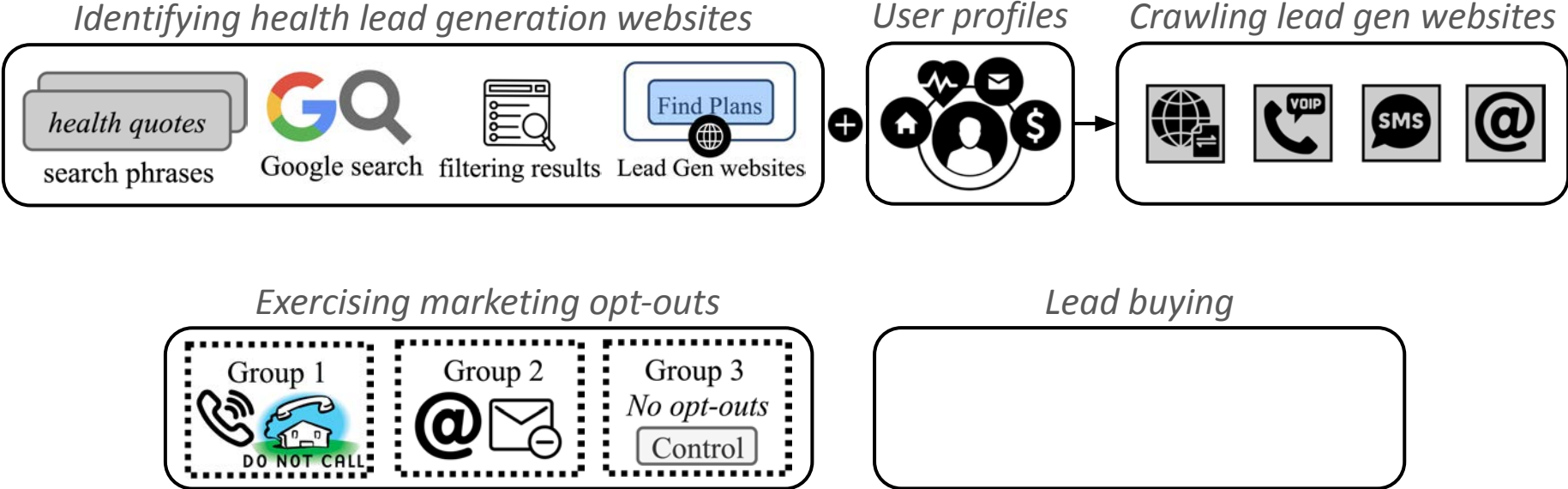
Turns out there's no verification, and anyone can buy a consumer's sensitive data, just like buying stuff on eBay...



Methodology



Methodology



Methodology

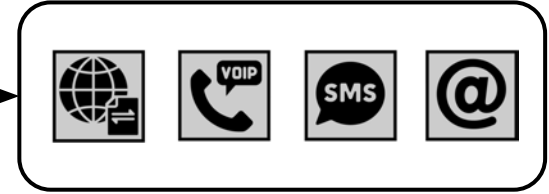
Identifying health lead generation websites



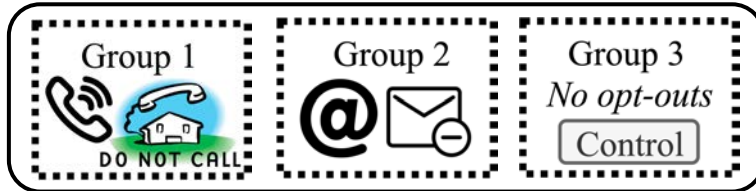
User profiles



Crawling lead gen websites



Exercising marketing opt-outs



Lead buying



Data Brokerage Practices

- Platforms give direct access to sensitive data for buyers
 - No verification if legitimate business
 - No certification
 - A valid credit card is mostly needed to access to the data
- Purchased 400 leads from *QuoteWizard*, *NextGen* and *Aged Lead Store*
- Capability to perform precise targeting:
 - We could buy our own lead

Data Brokerage Practices (NextGen Leads)

Health Insurance Exclusive Data Leads

[Home](#) / [Campaigns](#) / [Edit Campaign](#)

Final Step: Configure Your Campaign

Set up your campaign's targeting and delivery below. If you need help, contact your Account Manager.

Bid and Budgets

Maximum Bid Maximum Bid: \$ 10.01
This is the highest price this campaign will pay for a lead Minimum Bid: \$10.00

Budgets
Set a budget based on spend or lead count on a daily, weekly, or monthly basis.

Limit the purchase count to 30 per day

[+ Add Budget](#)

Campaign Summary

CAMPAIGN NAME:
Health Insurance Exclusive Data

DESCRIPTION:
Demo Campaign

BID RANGE
\$10.00 - \$10.01
This campaign will bid between \$10.00 and \$10.01 on all leads and will never pay a price outside of this range.

Vertical	Health Insurance
Product	Data
Bid Type	Exclusive
Status	Pending

[View Campaign Reports](#)
[View Purchases](#)

- > Location Targeting
- > Lead Attribute Filtering
- > Schedule
- > Purchase Throttling
- > Premium Listings
- > Lead Delivery

Lead Attribute Filtering

Target specific lead attributes such as income or household size. More targeting means less volume, so use these settings carefully.

Target by Age

Age: 18 65

Target by Household Size

Household Size:
 I only want to target individuals
 I only want to target families of 2 or more
 I only want to target families of 3 or more
 I only want to target families of 4 or more

Target by Household Income

\$1,000 \$176,000

Target by Medical Conditions

Select the medical conditions that you would like to **EXCLUDE** from targeting.

- AIDS/HIV
- Cancer
- Diabetes
- Heart Attack
- Pulmonary Disease
- Stroke

Pregnant or Expecting
Exclude leads that are pregnant or expect to be pregnant

Data Brokerage Practices (Aged Lead Store)

Get Health Insurance Leads

Easily browse and target your ideal prospects with our advanced filtering options.

Tons of searchable, validated Internet Health Insurance quote requests with more added weekly.

Lead Type	States	Age	Zip Codes	Phone Options		
Lead Type	1-249 Leads	250-999 Leads	1,000-4,999 Leads	5,000-9,999 Leads	10,000-24,999 Leads	25,000+ Leads
<input type="radio"/> Health Insurance 3-30 Days	\$2.00	\$1.50	\$1.00	\$0.75	\$0.60	\$0.50
<input type="radio"/> Health Insurance 31-85 Days	\$1.00	\$0.80	\$0.70	\$0.60	\$0.50	\$0.40
<input type="radio"/> Health Insurance 86-365 Days	\$0.40	\$0.35	\$0.30	\$0.25	\$0.20	\$0.15

Data Brokerage Practices (All Web Leads)

Filters for Major Health Conditions

The filters for Major Conditions work a little differently from the ones, above. These filters apply to all individuals on the form. For example, if you specify 'No Depression', then you will not receive a lead where 'Depression' was selected as a Health Condition on the form.

If you are interested in healthy individuals, with none of the Major Health Conditions listed in this section, then select only the option 'Require No Major Health Conditions'; it will save you money.

Filter for major pre-existing conditions (AIDS, cancer, etc):	<input type="text" value="No Preference"/>
Filter for AIDS:	<input type="text" value="Require HIV/AIDS - Add \$0.25"/>
Filter for drug/alcohol abuse:	<input type="text" value="Require Alcohol/Drug Abuse - Add \$0.25"/>
Filter for alzheimers/dementia:	<input type="text" value="No Preference"/>
Filter for cancer:	<input type="text" value="No Preference"/>
Filter for mental health / depression:	<input type="text" value="No Preference"/>
Filter for heart disease:	<input type="text" value="No Preference"/>
Filter for hepatitis:	<input type="text" value="No Preference"/>
Filter for pulmonary disease:	<input type="text" value="No Preference"/>
Filter for stroke:	<input type="text" value="No Preference"/>
Filter for vascular disease:	<input type="text" value="No Preference"/>
Filter for emphysema:	<input type="text" value="No Preference"/>
Filter for multiple sclerosis:	<input type="text" value="No Preference"/>

Filters for Other Health Conditions

These filters work the same way as the ones for Major Health, above.

Filter for asthma:	<input type="text" value="Require Asthma - Add \$0.25"/>
Filter for diabetes:	<input type="text" value="No Preference"/>
Filter for high blood pressure:	<input type="text" value="Require High Blood Pressure - Add \$0.25"/>
Filter for high cholesterol:	<input type="text" value="No Preference"/>
Filter for kidney disease:	<input type="text" value="No Preference"/>
Filter for ulcers:	<input type="text" value="No Preference"/>

Recipient Filters

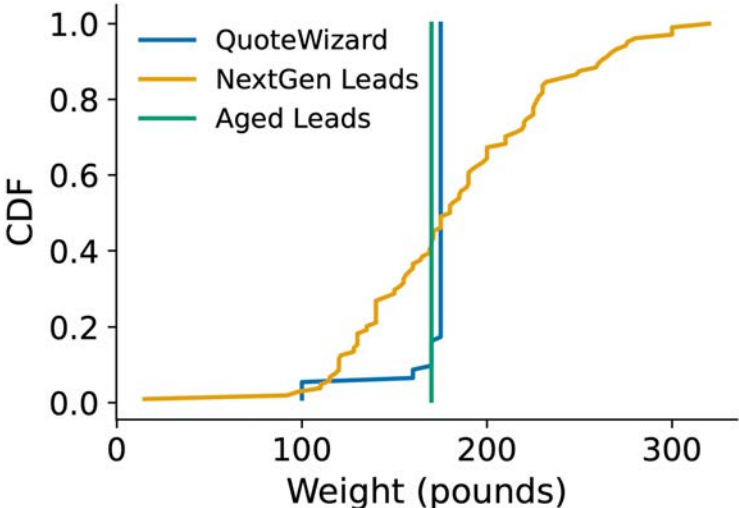
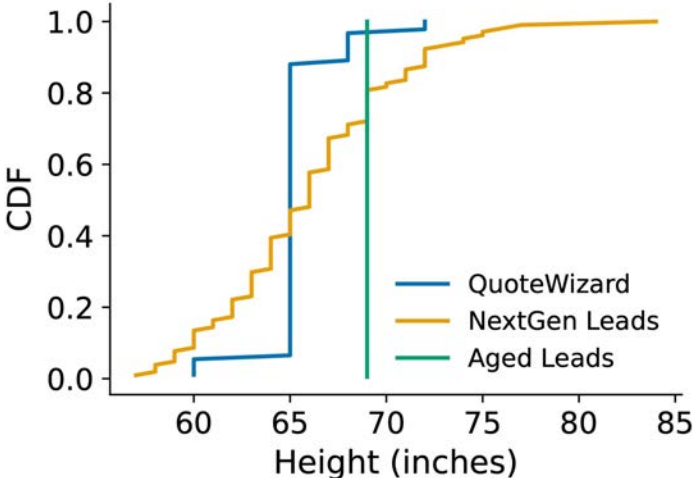
Filter for self employed:	<input type="text" value="No Preference"/>
Filter for primary recipient is married:	<input type="text" value="No Preference"/>
Filter for minimum recipients:	<input type="text" value="No Preference"/>
Filter for maximum recipients:	<input type="text" value="No Preference"/>

General Health Filters

Filter for minimum Body Mass Index (What is this?)	<input type="text" value="No Preference"/>
Filter for maximum Body Mass Index (What is this?)	<input type="text" value="No Preference"/>
Filter for tobacco usage:	<input type="text" value="No Preference"/>
Filter for pregnancy:	<input type="text" value="No Preference"/>

Data Brokerage Practices

Fabricated data sold to buyers (e.g., weight, height, income)



Who obtains the data?

By entering my contact information and clicking 'Confirm' above, I consent, via electronic signature, to receive emails, telephone calls and text messages about Health Insurance Plans, and related products from Excel Impact, LLC and/or the [listed companies](#) to the telephone number I provided, including my wireless number (if provided), even if on a do not call list, via automated telephone dialing system and/or prerecorded or artificial voice. I understand my consent is not required as a condition to purchase goods or services. I understand I can opt out at any time. I agree to this website's [Privacy Policy](#) and [Terms of Service](#), (including mandatory arbitration). This is a solicitation for insurance, your information will be provided to a licensed sales agent for future contact. Message & data rates may apply.

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List of Insurance Companies & Agencies That May Be Contacting You: ×

AI Health Inc
Advance Client Solutions LLC and partners ([view here](#)), ([view here](#))
Affordable Prescription Assistance LLC
All Web Leads, Inc.
Alliance BPO Services
AllianceHealth LLC
Allied Health Agency LLC
Alpha Health Options LLC
Alternative Health Solutions LLC
America's Marketing Team Insurance Agency LLC
American Way Health
American Way Health LLC
Ap Insurance Advisors LLC
Apollo Interactive, Inc. and partners ([view here](#)), ([view here](#))
Assured Health Group LLC
B Staples Insurance Solutions - Becca Staples
BAMR Marketing LLC
BAMR Marketing LLC and partners
BOOST HEALTH INSURANCE AGENCY, INC
Better Health Consulting LLC

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... 82

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List of Insurance Companies & Agencies That May Be Contacting You:

- All Health Inc
- Advance Client Solutions LLC and partners ([view here](#)), ([view here](#))
- Affordable Prescription Assistance LLC
- All Web Leads, Inc.
- Alliance BPO Services
- AllianceHealth LLC
- Allied Health Agency LLC
- Alpha Health Options LLC
- Alternative Health Solutions LLC
- America's Marketing Team Insurance Agency LLC
- American Way Health
- American Way Health LLC
- Ap Insurance Advisors LLC
- Apollo Interactive, Inc. and partners ([view here](#)), ([view here](#))
- Assured Health Group LLC
- B Staples Insurance Solutions - Becca Staples
- BAMR Marketing LLC
- BAMR Marketing LLC and partners
- BOOST HEALTH INSURANCE AGENCY, INC
- Better Health Consulting LLC

Companies

- 100insure
- 100insure.com
- 1800 Insurance
- 1800MyPetCall
- 1800Removal
- 1st Century Insurance
- 1st Choice Financial Protection
- 2000 Insurance Group LLC
- 21st Century Insurance
- 3 Zone Media LLC
- 4M Consulting
- 5 Star Auto Protection
- 5280 Insurance Group
- 777 Solar
- A&E Vehicle Services
- A Insurance Direct
- A&B Insurance and Financial
- A&J Health Insurance
- AA Auto Protect
- AA Media
- AA Media Inc.
- AAA
- A&C
- Integrity Vehicle Services, Inc.
- InterMedia
- InterQuote
- InterContinental Group
- Intersite
- Intuitive Analytics LLC
- IPA Direct
- Quackit
- KVHP
- Wolver Health
- WifeQuotes
- J and M Revenue
- J. Berg and Associates
- J. Byrne
- J&J Insurance
- J&M Advertising
- Jackson National Life
- Jarvis Agency Inc.
- Javier Molina Agency
- JBP Health
- JCG New Media
- Jeff Elliot
- Johnston LLC

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- Assured Health Group LLC
- B Staples Insurance Solutions - Becca Staples
- BAMR Marketing LLC
- BAMR Marketing LLC and partners
- BOOST HEALTH INSURANCE AGENCY, INC
- Better Health Consulting LLC

Companies

- 100insure
- 100insure.com
- 1800 Insurance
- 1800MyPerCall
- 1800Remedial
- 1st Century Insurance
- 1st Choice Financial Protection
- 2000 Insurance Group LLC
- 21st Century Insurance
- 3 Zone Media LLC
- 4M Consulting
- 5 Star Auto Protection
- 5280 Insurance Group
- 777 Solar
- A&E Vehicle Services
- A Insurance Direct
- A&B Insurance and Financial
- A&J Health Insurance
- AA Auto Protect
- AA Media
- AA Media Inc.
- AAA
- A&C
- Integrify Vehicle Services, Inc.
- InterMedia
- InterQuote
- InterContinental Group
- Intersite
- Intuitive Analytics LLC
- IPA Direct
- Quackit
- KVHP
- Wolver Health
- WifeQuotes
- J and M Revenue
- J. Berg and Associates
- J. Byrne
- J&J Insurance
- J&M Advertising
- Jackson National Life
- Jarvis Agency Inc.
- Javier Molina Agency
- JBP Health
- JCG New Media
- Jeff Elliot
- John P. Smith LLC

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marketers!

... 82
marketers!

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 - 777 Solar
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 - AAB Insurance Financial
 - AA Health Insurance
 - AA Auto Protect
 - AA Media
 - AA Media Inc.
 - AAA
 - AAA
 - Integrity Vehicle Services, Inc.
 - InterMedia
 - InterQuote
 - InterContinental Group
 - Intersate
 - Intuitive Analytics LLC
 - IPA Direct
 - iQuotek
 - iVHP
 - Wolver Health
 - WiredQuotes
 - J and M Revenue
 - J. Berg and Associates
 - J. Byrne
 - J. K. Insurance

- 12 Live LLC
- 2nd State Insurance Agency, Inc.
- 316 Insurance Group
- 5 Star Life Insurance
- 970 Insurance LLC
- A MAXIE INSURANCE AGENCY LLC Farmers
- AAA-The Auto Club Group
- AARON ROUTH INSURANCE AGENCY, LLC Farmers
- ACOSTA INSURANCE AGENCY LLC Farmers
- AGENT INTEGRATION TEST ACCT
- Aj Abdelkhalak State Farm
- Aj Sics State Farm
- ALISHA ELLIOTT AGENCY INC Farmers
- ALLSBERRY INSURANCE AGENCY INC Farmers
- ANDREAS AGENCY LLC Farmers
- ANDREW ALDRIDGE INSURANCE AGENCY, INC Farmers
- ANDY CORTEZ INSURANCE AGENCY INC Farmers
- ANGELA LAMB INS AGENCY INC Farmers
- ANGELICA JIMINEZ COLORADO FARM BUREAU
- ANTHONY CORE INSURANCE AGENCY INC Farmers
- AOG Group, Inc
- AP AGENCY Farmers
- ASHLEY GULLO INSURANCE AGENCY INC Farmers
- ATTALE AGENCY INC Farmers

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marketers!

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marketers!

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marketers!

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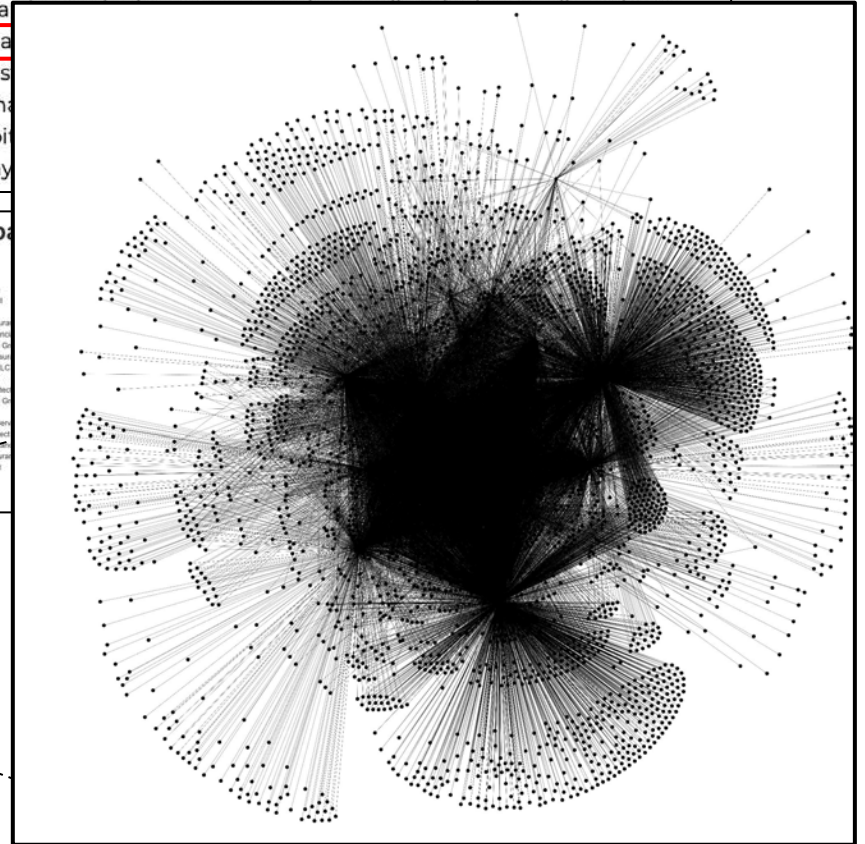
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Compa

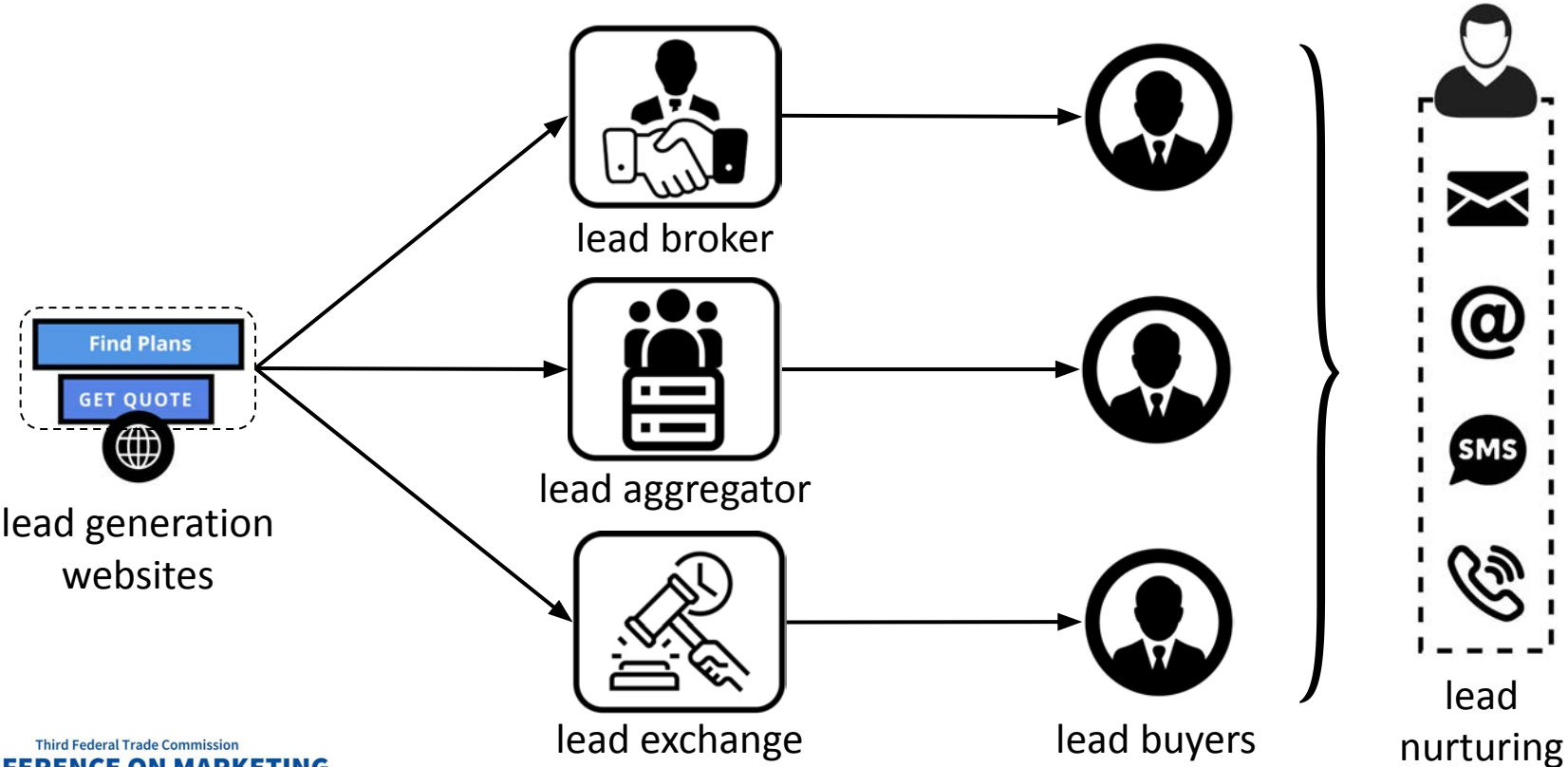
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- 100insure.com
- 1800 Insurance
- 1800MyPetCare
- 1800Remedial
- 1st Century Insur
- 1st Choice Planin
- 2000 Insurance Co
- 21st Century Insur
- 3 Zone Media LLC
- 481 Consulting
- 5 Star Auto Protec
- 5280 Insurance Gr
- 777 Solar
- A & E Vehicle Serv
- A Insurance Direct
- AAA Insurance
- AAA Health Insur
- AA Auto Protec
- AA Media
- AA Media Inc
- AAA
- AAA



... 82

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Lead marketing ecosystem



Regulations governing lead marketing

- 1 The FTC Act of 1914**
(overseen by FTC)
- 1 Telephone Consumer Protection Act of 1991**
(overseen by FCC)
- 2 Telemarketing Sales Rule of 1995**
(overseen by FTC)
- 3 Do-Not-Call Implementation Act of 2003 + National Do Not Call Registry**
(overseen by FTC; also included in TCPA by FCC)
- 4 CAN-SPAM Act of 2003**
(overseen by FTC)
- 5 TCPA Revision in 2012 by FCC**
(express written consent, avoiding business relationship based consent, opt-out reqs.)

Regulations governing lead marketing

- 1 The FTC Act of 1914
(overseen by FTC)
- 2 Telephone Consumer Protection Act of 1991
(overseen by FCC)
- 3 Telemarketing Sales Rule of 1995
(overseen by FTC)
- 4 Do-Not-Call Implementation Act of 2003; National Do Not Call Registry
(overseen by FTC; also included in CAN-SPAM Act)
- 5 CAN-SPAM Act of 2003
(overseen by FTC)
- 6 TCPA Revision in 2012 by FCC
(express written consent, avoiding business relationship based consent, opt-out reqs.)

Lack of rigorous enforcement?

Some notable gaps...

Consumers are falsely promised to see insurance quotes

Instead they get trapped into lead funnels, never actually seeing the quote

The screenshot shows the AffordableHealthPlans.com website. At the top, it says "No government affiliation; privately-owned, for-profit site". The logo is "AffordableHealthPlans.com NON-GOVERNMENT RESOURCE" with a phone number "1-855-928-1492". The main content area features three promotional cards, each with a "View My Quote" button. The first card is titled "Compare 2026 Health Plan Deals in Placer County: Most can save 50% or more" and includes a list of steps: "1. Compare the LOWEST rates you will find from the top providers in the country.", "2. Review all the new best deals in Placer County in minutes.", and "3. Get covered and earn huge savings!". The second card is titled "All the benefits of Medi-Cal plus the power of Anthem Blue Cross." and includes a list of benefits: "Find an affordable health plan from a name you trust! Offering Medi-Cal since 1994.", "Medi-Cal benefits for you, including \$0 doctor visits, rides to the doctors, eye exams & more.", and "Explore affordable Medi-Cal health plans from a name you trust. Apply for coverage today!". The third card is titled "Your California Health Insurance Options Are Ready For Review." and includes a list of steps: "1. Confirm a few details to verify your quote", "2. Compare plans with a licensed agent", and "3. Get the coverage you need". At the bottom, it says "The easiest way to get Health insurance".

It's Open Enrollment, Compare 2026 Plans

YOUR ONCE-A-YEAR OPPORTUNITY TO LOWER YOUR COSTS.

ZIP CODE
95661

START MY QUOTE

We've helped thousands of people from CA.

We offer access to a variety of plans via our trusted agent network. Options include major medical, short-term, indemnity, & more.



Classic bait & switch

*Using such bait and switch lead funnels, lead generation websites act as:
“Consent Farms”*

 **Initial Complaint**

Date: 07/23/2024

Type:  Service or Repair Issues

Status:  [Answered](#)

I was searching for health insurance yesterday and ever since I filled something out I've gotten about **972 phone calls in the last 24hrs** Please f [redacted] stop calling me. I don't want to be bothered and I got insurance else where. Thanks

Complaint against Health Insurance Alliance, LLC

Gaps in TCPA Consent: DNC overriding

Marketers circumvent FTC's DNC Registry

What is your contact information?

Email *

email@gmail.com



Phone *

555

555

5555

Submit



Safe, Secure & Confidential

By clicking the "Submit" button, I am providing my E-SIGN signature and express written consent to permit Short Term Plans and multiple Partner [Companies](#) - and parties calling on their behalf - to contact me at the number listed above for marketing purposes including through the use of automated technology, SMS/MMS messages, AI technology, prerecorded and/or artificial voice, and email (even if my number is currently listed on any state, federal, local, or corporate Do Not Call list). I understand that my consent is not required as a condition of purchasing any goods or services and that I may revoke my consent at any time. Carrier message and data rates may apply. I also acknowledge that I have read and agree to the [Privacy Policy](#) and [Terms & Conditions](#), including mandatory arbitration.

Gaps in TCPA Consent: Clear Consent

Consumers need a bigger, more noticeable, explicit consent popup

By sharing your phone #, you **agree** to:

1. **Override** DNC to receive calls

Gaps in TCPA Consent: Clear Consent

Consumers need a bigger, more noticeable, explicit consent popup

By sharing your phone #, you **agree** to:

1. **Override** DNC to receive calls
2. Being called between **9am-5pm**
3. Being called at most **100 times/day**
4. Data sharing with at most **8000 partners**

Even with TCPA consent granted,
Single-click opt-outs like DNC should:

Immediately stop ALL communications

Consumers need a real-time and centralized opt-out enforcement across all marketers

*Marketers **MUST** update their list of DNC compliant leads daily, if not before each call*

Call-to-action

“Lack of respect for consumer opt-outs is deceptive. Besides, current laws – particularly the TCPA & DNC – have notable gaps that leave U.S. consumers with limited protections against receiving hundreds of spam calls.”



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