



**Congress of the United States**  
**House of Representatives**  
**Washington, DC 20515-0536**

October 31, 2013

The Honorable Kathleen Sebelius  
Secretary  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, DC 20201

The Honorable Edith Ramirez  
Chairwoman  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

The Honorable Eric Holder  
Attorney General  
United States Department of Justice  
950 Pennsylvania Avenue, NW  
Washington, DC 20530

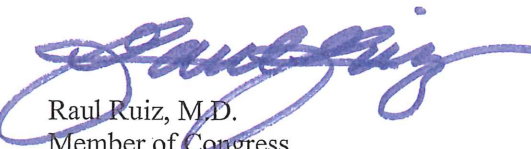
Dear Secretary Sebelius, Attorney General Holder and Chairwoman Ramirez:

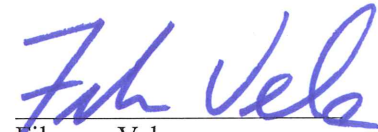
Across the country, misinformation about the Affordable Care Act health insurance exchanges is creating opportunities for con artists to defraud families, seniors and small businesses. Criminals who defraud consumers for financial gain must be brought to justice. We urge you to devote more resources towards educating consumers, investigating complaints and taking swift legal action to crack down on fraud.

We appreciate the work by the Department of Health and Human Services, the Department of Justice, the Federal Trade Commission and agencies throughout the federal government to protect consumers from fraud, but more must be done. When families search "exchange" on the internet, websites falsely claiming to be health care health insurance exchanges appear in the search results. Seniors are particularly vulnerable to scams over the phone and through the mail. Fraud represents a critical threat to the success of the health insurance exchanges and may leave Americans with stolen identities, inadequate health care plans or no health care at all.

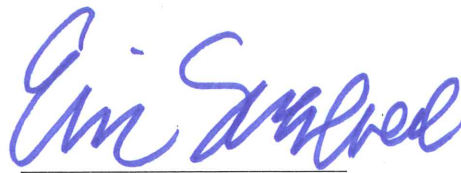
The Affordable Care Act health insurance exchanges are providing millions of Americans with quality health care options. However, the health insurance exchanges must not become what CNBC referred to as "a dream come true for rip-off artists." We must work to ensure that the Affordable Care Act creates opportunities for health care coverage rather than opportunities for fraud. Staying one step ahead of criminals requires coordination between law enforcement agencies, all levels of government, and local communities. We urge you to devote more resources towards combating fraud in the Affordable Care Act health insurance exchanges for the safety of families, seniors and small businesses across the country. We look forward to your thoughts and feedback, and welcome the opportunity to work together on this critical issue.

Sincerely,

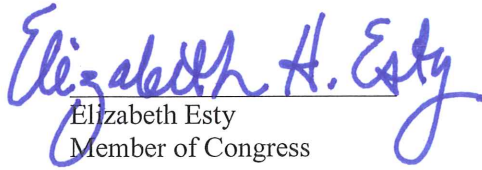
  
Raul Ruiz, M.D.  
Member of Congress



Filemon Vela  
Member of Congress



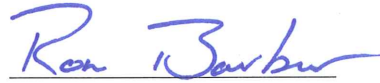
Eric Swalwell  
Member of Congress



Elizabeth Esty  
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Tulsi Gabbard  
Member of Congress



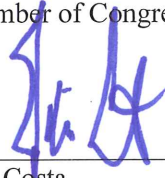
Ron Barber  
Member of Congress



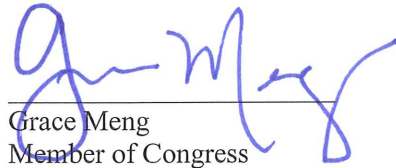
Bill Foster  
Member of Congress



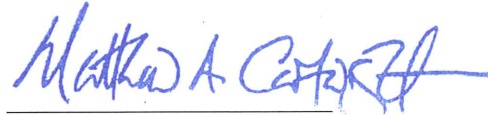
Kyrsten Sinema  
Member of Congress



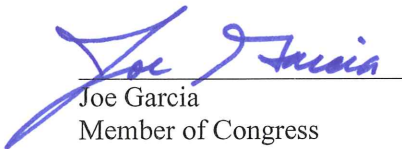
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Matthew Cartwright  
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Joe Garcia  
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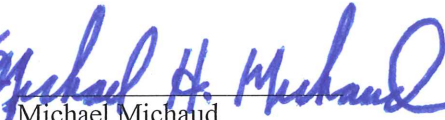
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Member of Congress



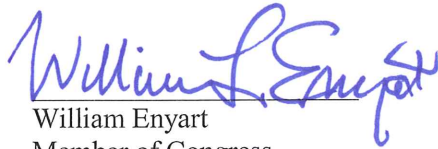
Grace Napolitano  
Member of Congress



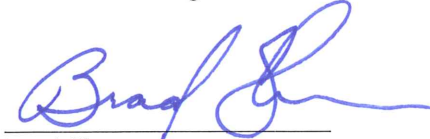
Mike Honda  
Member of Congress



Michael Michaud  
Member of Congress



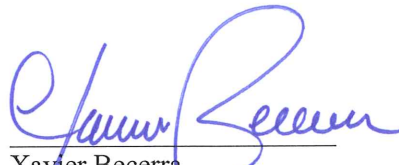
William Enyart  
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Brad Sherman  
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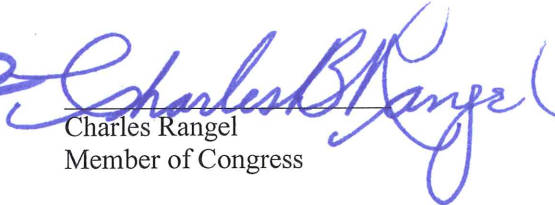
Ruben Hinojosa  
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Xavier Becerra  
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Alcee Hastings  
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Charles Rangel  
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Lucille Roybal-Allard  
Member of Congress



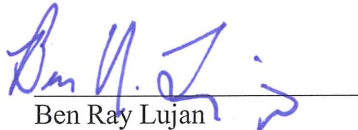
Hakeem Jeffries  
Member of Congress




Scott Peters  
Member of Congress



Lois Capps  
Member of Congress



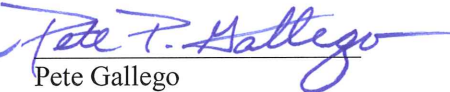
Ben Ray Lujan  
Member of Congress



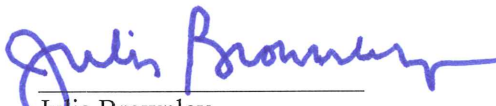
Patrick E. Murphy  
Member of Congress




Lois Frankel  
Member of Congress



Pete Gallego  
Member of Congress



Julia Brownley  
Member of Congress



Henry Cuellar  
Member of Congress