

MARTIN O'MALLEY
Governor

ANTHONY G. BROWN
Lt. Governor



BETH SAMMIS
Acting Commissioner

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Deputy Commissioner

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Compliance & Enforcement

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[DATE]

[ADDRESSEE]

Re: Enrollment in an Unauthorized Health Insurance Plan

Dear [FIRST NAME LAST NAME]

The Maryland Insurance Administration (the "Administration") is an independent State agency that regulates Maryland's insurance industry and protects consumers by ensuring that insurance companies and health plans act in accordance with insurance laws. During the course of an investigation the Administration determined that you may be, or may have been, enrolled in an unauthorized health insurance plan.

On May 25, 2010, the Administration issued a Cease and Desist Order against American Trade Association, Smart Data Solutions, Serve America Association, Real Benefits Association, and others for engaging in the business of health insurance in the State of Maryland without the authority, license, or the express written permission of the Maryland Insurance Administration. A copy of this Order can be viewed on the Administration's website, www.mdinsurance.state.md.us. The Administration also ordered these companies to pay restitution to any Maryland citizen or resident who suffered financial injury or actual economic damages as a result of the companies' actions or omissions. If you are or were enrolled in one of these plans, please call the Administration Enforcement tip line at 410-468-2200 or email us at enforcement@mdinsurance.state.md.us.

Finally, several of these companies are being liquidated by the Tennessee Department of Insurance. If you believe that you were not reimbursed/paid for a covered service or have any other claims which you believe are the responsibility of American Trade Association, Inc., American Trade Association LLC, Smart Data Solutions, LLC or Serve America Assurance, you must file your proof of claim on the Tennessee Department of Insurance website; **the filing deadline is August 31, 2010 at 4:30 p.m. Central Time.** The website address is: <http://www.americantradeliquidation.com/>.

Thank you in advance for your assistance in this matter.

Sincerely,

William G. Donahue
Assistant Chief
Compliance & Enforcement Unit