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DFR Orders Unlicensed Entities to Cease and Desist *Targeted Vermonters with Deceptive Marketing, Conducted Business Without Authorization*

Press Release

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Montpelier, VT – On July 31, 2019 the Department of Financial Regulation issued a [cease and desist order](#) against four entities and one individual alleged to be violating state law by deceptively marketing and soliciting unlicensed health insurance to Vermonters.

The order requires the following respondents to immediately stop soliciting or offering the unlicensed health insurance in Vermont

- Vermont Alliance for Health Care Alternatives (VAHCA);
- Small Association Leadership Alliance (SALA);
- National Association of Senior Move Managers (NASMM);
- Sedera Health, Inc.; and
- Susan Stasny.

Commissioner Michael Pieciak found the respondents had targeted Vermonters through email and web solicitations attempting to induce them into purchase unlicensed health insurance products in violation of state law.

The advertising purports to be offering a “VAHCA healthcare program” (the SALA/VAHCA product), providing preventive care coverage and “medical cost sharing” provided by Sedera Health. The advertising misleads consumers to believe that the SALA/VAHCA product is legitimate insurance and can serve as a reasonable replacement for “traditional” health insurance while lessening a consumer’s financial risk. The advertising materials obscure the fact that there is no guarantee that consumers will actually be paid for any healthcare costs.

“These products claim to save Vermonters money and reduce their risks related to healthcare expenses, but they actually do neither,” said Commissioner Pieciak. “The department will be taking a very serious look at these products and the entities that sell them, and I encourage Vermonters to reach out to us or the Department of Vermont Health Access if approached by anyone selling similar products.”

If you are aware of the respondents engaging in activity related to the business of insurance in Vermont or have purchased any products from the respondents, please report immediately to the Department of Financial Regulation Consumer Services Section at 802-828-3302 or dfr.insuranceinfo@vermont.gov.

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