

# The Association Scam: How it Works

## Step 1

Scammers set up an association and buy cheap health policies with poor coverage from insurance companies.

## Step 2

The association hires telemarketers to sell "memberships." Telemarketers find your information through fake "get-a-quote" websites.

## Step 3

Telemarketers call you and say whatever it takes to make a sale.

## Step 4

You file a claim for a medical service, only to discover the policy has no medical network and won't cover the cost. You pay the bill.

