



United States of America  
FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

Lisa Myers  
NBC Universal  
4001 Nebraska Ave, NW  
Washington, DC 20016

SEP 20 2013

Re: FOIA-2013-01398  
Affordable Care Act

Dear Ms. Myers:

This is in response to your request dated September 18, 2013, under the Freedom of Information Act seeking access to complaints containing the terms “Affordable Care Act,” “healthcare reform,” “Obamacare,” “‘health’ AND ‘insurance’ AND ‘scam’” and “‘medical AND ‘insurance’ AND ‘scam.’” In accordance with the FOIA and agency policy, we have searched our records as of September 18, 2013, the date we received your request in our FOIA office.

We have located approximately 2,219 responsive complaints. I am granting partial access to, and am enclosing copies of, the accessible records. Three complaints, and portions of other complaints, are subject to two of the nine exemptions to the FOIA’s disclosure requirements, as explained below.

We are withholding 23 complaints under FOIA Exemption 3, 5 U.S.C. § 552(b)(3), because they are exempt from disclosure by another statute; specifically, Section 21(f) of the FTC Act provides that the FTC may not disclose any material reflecting a consumer complaint obtained from a foreign source if that foreign source has requested confidential treatment. 15 U.S.C. § 57b-2(f).

Enclosed are 2,196 responsive complaints that consumers have sent to the Federal Trade Commission (“FTC”). You should know that the enclosed complaints have not necessarily been verified by the FTC. Therefore, you should make your own judgment about relying on the information provided. I am denying access to consumers’ names and addresses, and any other identifying information found in the complaints. This information is exempt from release under FOIA Exemption 6, 5 U.S.C. § 552(b)(6), because individuals’ right to privacy outweighs the general public’s interest in seeing personal identifying information. See *The Lakin Law Firm v. FTC*, 352 F.3d 1122 (7th Cir. 2003).

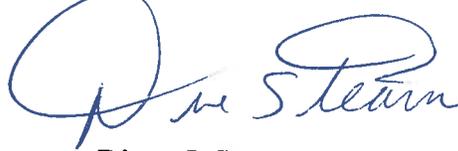
Your request also sought a fee waiver and expedited processing. As a representative of the news media, you are responsible for duplication costs in excess to 100 pages. See 16 CFR § 4.8(b)(2). Because we are providing these complaints electronically, there are no fees associated with your request and your request for a fee waiver is moot. Furthermore, because we are responding in less than ten calendar days, your request for expedited processing is moot.

If you are not satisfied with this response to your request, you may appeal by writing to Freedom of Information Act Appeal, Office of the General Counsel, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington D.C. 20580, within 30 days of the date of this

letter. Please enclose a copy of your original request and a copy of this response. If you believe that we should choose to disclose additional materials beyond what the FOIA requires, please explain why this would be in the public interest.

If you have any questions about the way we handled your request, or about our FOIA regulations or procedures, please contact Andrea Kelly at (202) 326-2836.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dione J. Stearns". The signature is fluid and cursive, with a large initial "D" and "S".

Dione J. Stearns  
Assistant General Counsel

Enclosed: Disk