

Massachusetts Secures Record Judgment Against Insurance Companies

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The Massachusetts Attorney General's Office (MA AGO) has secured a landmark \$165 million judgment—one of the largest civil penalties ever imposed under the state's Consumer Protection Act—against three UnitedHealth insurance companies. A Suffolk Superior Court ruling found the defendants liable for violating a prior consent judgment and engaging in false and deceptive practices.

The case has roots in a 2009 consent judgment, which barred the companies from selling health plans in Massachusetts for five years and permanently prohibited misleading advertising. However, a 2020 lawsuit alleged continued unfair and deceptive practices, including misleading advertising, misrepresenting agents as independent advisors, and improperly bundling health products. While some claims lacked sufficient evidence, the court imposed \$115 million in civil penalties and \$50 million in restitution. UnitedHealthcare has announced plans to appeal.

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