

Company Name: Care Life Insurance LLC

FRN: 0037866639

Date: 01/13/2026

Robocall Mitigation Program Description

Care Life Insurance LLC is a business entity engaged in outbound informational telephone communications related to health insurance benefits and coverage options. The company does not operate as a voice service provider and does not provide telecommunications services. All outbound calls are placed using third-party voice service providers, including but not limited to Twilio, Telnyx, and Vautel, which are responsible for STIR/SHAKEN implementation and call authentication.

1. Purpose of Calls

All outbound calls made by Care Life Insurance LLC are informational in nature and are intended to provide general information regarding health insurance benefits and available options. The company does not engage in illegal robocalling practices, prerecorded voice messaging without consent, or deceptive call practices.

2. Call Origination and Dialing Practices

Calls are initiated by trained agents using compliant dialing systems. Care Life Insurance LLC does not initiate calls using illegal autodialers or prerecorded messages without prior express consent, where required by law.

3. STIR/SHAKEN Compliance

Care Life Insurance LLC utilizes third-party voice service providers that fully implement STIR/SHAKEN authentication. The company does not generate or sign call authentication certificates directly and relies on its providers to ensure compliance with applicable FCC requirements.

4. Do Not Call (DNC) Compliance

Care Life Insurance LLC maintains internal Do Not Call lists and honors all consumer opt-out requests immediately. The company also complies with the National Do Not Call Registry and ensures that outbound calling lists are scrubbed accordingly.

5. Opt-Out and Consumer Rights

During calls, consumers are informed of their right to opt out of future communications. Any opt-out request is promptly recorded, and the number is removed from all future calling campaigns.

6. Monitoring and Enforcement

Care Life Insurance LLC monitors its calling practices and agents to ensure compliance with the Telephone Consumer Protection Act (TCPA), FCC regulations, and applicable federal and state laws. The company investigates and addresses any complaints related to calling practices in a timely manner.

7. Commitment to Compliance

Care Life Insurance LLC is committed to preventing illegal robocalls and maintaining responsible calling practices. The company cooperates fully with regulatory authorities and takes corrective action if any compliance issues are identified.

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