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6 FEDERAL TRADE COMMISSION

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9 **UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

10 FEDERAL TRADE COMMISSION,

CIVIL NO.

11 Plaintiff,

12 v.

COMPLAINT FOR INJUNCTIVE
AND OTHER EQUITABLE
RELIEF

13 WESTERN UNITED SERVICE
CORPORATION d/b/a
14 TITAN BUSINESS SOLUTIONS

15 and SCOTT FORD,

16 Defendants.

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18 Plaintiff, the Federal Trade Commission ("FTC" or "the
19 Commission"), for its complaint alleges:

20 1. The FTC brings this action under Section 13(b) of the
21 Federal Trade Commission Act ("FTC Act"), 15 U.S.C. § 53(b), to
22 obtain temporary, preliminary, and permanent injunctive relief,
23 rescission of contracts, restitution, disgorgement, appointment of a
24 receiver, and other equitable relief for Defendants' violations of
25 Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

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1 \$45,000 a year. The Defendants' advertisements state that no
2 experience is necessary and that Defendants will provide training.
3 The advertisements urge consumers to call Defendants' toll free
4 numbers to learn more about the opportunity. For example, a typical
5 newspaper classified advertisement states:

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7 **"MEDICAL BILLER.**

8 Great income potential!

9 Earn up to \$45k/year.

10 Full training. Computer

11 required. Call TITAN

12 tollfree . . . "

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14 10. Defendants also advertise their medical billing opportunity
15 on their Internet web site at www.billfromhome.com. As with the
16 written advertisements, Defendants' web site also encourages
17 consumers to call the Defendants' toll free number to learn more
18 about the opportunity.

19 11. Consumers who call Defendants' toll free telephone numbers
20 are connected to Defendants' employees who promise consumers that, in
21 exchange for a payment generally in excess of \$300.00, consumers will
22 receive all the equipment and training necessary to conduct
23 electronic medical billing for physicians in the consumers' local
24 areas.

25 12. The Defendants claim that all physicians are required by
26 law to submit all claims through electronic means and that consumers
27 who purchase Defendants' product will be able to provide physicians
28 with an essential service.

1 13. The Defendants further promise that consumers will receive
2 free Internet access, full training and that Defendants will provide
3 consumers a list of physicians with whom the Defendants have business
4 arrangements. Typically, there is no discussion of Defendants'
5 refund policy during the solicitation.

6 14. Consumers who purchase Defendants' medical billing package
7 receive software for performing medical billing, an instruction
8 manual, and some motivational tapes.

9 15. In many cases, the package containing the software bears a
10 sticker advising consumers that if the package is opened, consumers
11 will forfeit any right to any refund of their money. It is
12 impossible, however, for a consumer to review and evaluate the
13 materials provided by Defendants without opening the package.

14 16. Typically, before consumers can obtain the promised list
15 of physicians, the consumer must execute and return a registration
16 card.

17 17. In numerous instances, consumers who contact the
18 physicians on the list learn that the physicians do not have any
19 relationship or arrangements with the Defendants and that the
20 physicians neither want nor need the medical billing services being
21 offered by the consumers.

22 18. Few, if any, consumers who purchase the Defendants' medical
23 billing opportunity are able to earn any income using Defendants'
24 product.

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VIOLATIONS OF SECTION 5 OF THE FTC ACT

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27 19. Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), prohibits
28 unfair or deceptive acts or practices in or affecting commerce.

1 law violations.

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PRAYER FOR RELIEF

4 WHEREFORE, plaintiff requests that this Court, as authorized by
5 Section 13(b) of the FTC Act, 15 U.S.C. §53(b), and pursuant to its
6 own equitable powers:

7 1. Award plaintiff such preliminary injunctive and ancillary
8 relief, including a temporary restraining order and appointment of a
9 receiver, as may be necessary to avert the likelihood of consumer
10 injury during the pendency of this action and to preserve the
11 possibility of effective final relief;

12 2. Permanently enjoin the Defendants from violating the FTC
13 Act, as alleged herein;

14 3. Award such relief as the Court finds necessary to redress
15 injury to consumers resulting from the Defendants' violations of the
16 FTC Act, including but not limited to, the rescission of contracts,
17 the refund of monies paid, and the disgorgement of ill-gotten gains;

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