**The Lead Quality Alliance – How it Works**

1. **OPERATING PRINCIPLES AND OBJECTIVES**

The Operating Principles of the Lead Quality Alliance (LQA) were drafted and voted on by the Founding Board Members. Below is the final draft:

**Core Principles:**

The Lead Quality Alliance stands for the following Core Operating Principles, which serve as a common framework that drives our business values, capabilities, ingenuity and innovation. A core objective is to promote a seamless flow of fully compliant lead services between LQA member operations and over member technology platforms. To these ends, the LQA

* Serves all Sectors of the Leads Industry
* Sees Compliance as our First Priority
* Meets the Needs and Expectations of Consumers
* Operates with Clear Communication and Consistent Transparency
* Promotes and Employs Technology Inter-operability & Automation
* Earns Trust Through Integrity and Reliability
* Enables Efficiency and Increased Profitability of its members

**LQA Objectives:**

As a coalition of like-minded, consumer-focused, marketing organizations, the Lead Quality Alliance seeks to:

* Provide Members with an Evolving Guide for Lead Compliance & Quality Control to facilitate their compliance to existing and forthcoming Laws, Regulations and Industry Guidelines;
* Actively facilitate collaboration, interoperability, and open communication among members by holding regular meetings of members to collaborate on success and discuss challenges faced in the leads business, by providing a members-only communications channel for continuous interaction, and by meeting face-to-face at industry events;
* Launch a collaborative commercial leads program for the healthcare vertical in 2024 to serve as an example of the LQA mission and practices to the broader lead-gen industry, expanding to other verticals in 2025 and beyond;
* Strive for continual improvement by promoting the collection and sharing of metrics and consumer feedback with other LQA members;
* Promote the LQA and the value of LQA-generated leads to Lead Buyers;
* Promote the LQA to the industry at large with regular content generation including Press Releases, Case Studies, White Papers, etc. to present the LQA as an industry standards proponent and supporter of regulatory compliance and operational excellence to the industry.
* Drive membership growth, including Consumer Affinities, Brands and Lead Buyers.

1. **HOW WE OPERATE**

The LQA operates as a Not-for-Profit “Business League” 501-c (6) corporation, domiciled in Washington State. The organization is led by the LQA President and Co-Founder, Patrick Murphy. Co-Founder Mark Seghers serves as the Corporate Secretary, assisting Mr. Murphy in guiding the direction and operations of the LQA. The organization is governed by a Board of Directors made up of representatives from the 6 founding member organizations. Open meetings of the full membership are held at the least monthly, at dates/times to be determined by the BOD. The LQA BOD will meet bi-monthly to review/approve new LQA members.

New members will join using the method described in section V below.

While regular meetings and communications, sharing etc., will be an important component of the LQA identity, it should be noted that the LQA is ACTION-ORIENTED. We learn by collaborating and experimenting with other members and associate non-members alike, then measuring and adjusting, and trying again. We know that the value of lofty goals and philosophies are proven only by action and are meaningless on their own. A primary benefit of LQA membership is to gain early insight into what is working within the sector and what is not, and to take part in actual experiments which help our members learn, improve our collaborative efforts, and guide the industry with feedback from those efforts.

1. **LIST OF FOUNDING MEMBERS**

* Patrick Murphy, President and Co-Founder (CEO, LeadScorz) - BOD
* Mark Seghers, Secretary and Co-Founder (CEO, Inspire Health Tech) - BOD
* Farzin Espahani, Founding Member (Head of Health and Medicare, QuinStreet) - BOD
* Michael Cho, Founding Member (CEO, MyMedicareBot) - BOD
* Greg Durkee, (Director Telesales & Retention, Priority Health of Michigan) - BOD
* Manny Zuccarelli, Founding Member (CEO of Quote Velocity, LLC) – BOD

**Other (non-BOD) Founding Members:**

* ACE Agents
* Trestleiq
* MedicareCompareUSA
* Dynamic Insurance
* Introz / Equoto
* Basin Pacific Insurance

1. **Targeted Organizations and their Respective Roles**

In general, the LQA endeavors to recruit organizations who care about professionalism, compliance, transparency (to the consumer, regulators, carriers – and each other), and of course, lead quality. The partners of the LQA work together like links in a chain, with the chain only as strong as its weakest link. Therefore, we will hold each member to the highest standards, which will be subject to reasonable cross-member scrutiny without question.

Functionally, the LQA seeks to onboard members steadily while maintaining a balance between a sufficient number of high-quality lead generators, and a discerning group of lead buyers. As demand for LQA-sourced leads grows, our number of trusted consumer brands will grow commensurately. We welcome a broader number of the right lead generators and buyers, to maximize throughput and hasten the transition of the industry.

Regarding tools and process, complementary members operating technology and services in the middle of the e2e supply-chain will be less numerous than Sellers and Buyers, and will only be targeted and/or accepted by the LQA if they have proven tools and compliant processes which provide the experience, value, quality, efficiency, monitoring, compliance, and transparency desired by Consumers and required of the Lead Sellers and Buyers at each end of the marketplace. Within a given role, we will avoid competing players except where flexibility and expanded inter-operability is advantageous to our members and consumers (CRM platforms being one example). It should also be noted that, for a given lead buyer, they might use a CRM or a certain functional component that is NOT part of the LQA. In general, this should not pose significant issues.



**LQA Organizational Roles**

1. **Consumer Influx**

With the continued increasing scrutiny of marketing methods, the 1-to-1 connections called for by the FCC, and other vertical challenges such as the possibly-returning rule from CMS prohibiting TPMO’s from transferring PII to another TPMO, the LQA will be very careful as to which traffic sources are invited and accepted as members. The LQA will be seeking trusted Consumer Marketing Organizations as Partners, wherein there is a pre-built relationship between their Consumer affinity group and the LQA partner recommending them into the LQA lead flow. (Example: AARP, CECU, AAA, Amazon Prime). This could be a Trade Group, a Trade Association, or a professional organization consisting of Advisors, Consultants, or even Physicians.

1. **Web Brands**

When Consumers are driven to known Web Brands that are owned and operated by the selected LQA partner, the LQA will pay close attention to the user experience and regulatory adherence therein. The Consumer experience must not only fulfill all compliance requirements, but it must also provide pre-education to help the Consumer understand the product or service prior to being connected to an agent.

1. **Shopping & Data Services**

Within a branded user experience, the Member site must offer clear choices to the Consumer representing available market selections, which are in turn represented by willing and available lead buyers. The user experience must not simply list the choices, but rather must match consumer preferences to available choices in an intelligent manner using market-available (e.g. LQA-member) data and AI services. Product/service choices should be automatically updated as the market and/or consumer preferences dictate.

1. **Lead Quality & Matching**

When a product/service is selected by a Consumer, the LQA Partner will present willing/available Sellers to the Consumer. Within this process, Sellers (e.g. LQA members within the Lead Buyers Network) will be pre-vetted as willing to purchase the lead and both able & committed to selling the product selected by the Consumer – no baiting/switching will be allowed. Multiple sellers may be presented, but a 1-1 approval will be given by the Consumer, who will provide consent to be contacted by that seller in a compliant fashion. During this step, Member-operated platforms may be available to provide accurate scoring and grading to help ensure quality, and to help the seller intelligently reject a lead for purchase, or to prioritize an accepted/organic leads as they arrive.

1. **Lead Routing & Nurturing**

After a Seller – or sellers – is/are approved by the Consumer, leads will be routed to the seller, and potentially turned into inbound calls or transfers, or scheduled appointments. Private Medicare Appointment-setting leads and SOA (Scope of Appointment) may be delivered and/or online enrollment be offered by another embedded LQA partner. The consumer will be informed in advance of the process and the seller(s) involved. The consumer and seller will be connected by a compliant process via Email and/or Group Texting, using reasonable nurturing practices.

1. **Telephony**

IVRs and Telephony from LQA partner companies can turn leads into inbound calls or appointments, or can route calls or transfer calls per a consumer-approved process. Further, these systems track important metrics that may determine financial parameters of the lead sale including call duration, abandonment and more. Telephony may be managed by an intermediary LMS Provider as part of lead delivery, but is typically provided by the product seller and within the setting of the contact center and/or field sales agents involved in closing the sale.

1. **LQA Lead Buyer Network**

The LQA has assembled a network of compliant, professional Lead Buyers (sellers of relevant products/services). These Lead Buyers understand and are set up to accommodate the high-intent LQA lead process and agree to share metrics back to other LQA partners in the interest of improving overall quality, efficiency, and compliance.

1. **Requirements for Membership and How to Apply**

The Lead Quality Alliance carefully considers which companies to invite, and which ones to accept. For each link in the chain as described above, certain requirements will be defined. Members must adhere to these requirements – or be able to demonstrate they are well on their way to developing/establishing full adherence.

To join, a prospective member will be directed to a form on the LQA site (leadqualityalliance.org) wherein they must provide basic contact and organizational information. This form collects PII and company name, title, category of organization, and vertical. It also asks what their objectives are from being a part of the LQA. We want each Applicant to give this question serious consideration, to contemplate the full expectation of this commitment, and to do their research by reading the material on our site before applying.

Once submitted, the LQA Membership Committee will discuss in its bi-monthly meeting the candidate organization and make a recommendation to the Board for their acceptance, or to ask for more information. The LQA Board of Directors (6 members initially) will vote on each Applicant, with the President breaking any ties (Secretary if President abstains).

Once accepted, Members will receive a small kit including the Member Logo/Certification Seal for their sites and a set of PR document templates for use in their marketing materials. The LQA will require that all members agree to a Press Release to announce their membership and provide a quotation therein. They will be added to our list of members, added to our public site, given a template for their PR, and be added to an invitation to our bi-monthly member meetings. They will also be added to our LQA Slack channel for easy/immediate communications. Each member organization is allowed to have 2 people who will be invited to meetings and to Slack.