

# OVERVIEW OF US PRIVACY LAWS?

So, you're a business in 2023.  
You need to know about privacy law.

The US has no general data protection law regulating how companies handle consumer data, just a hodgepodge of laws about *types* of data.

## HIPAA

Health Insurance Portability and Accountability Act, is for *health* data - mostly for health-related entities, like doctors, hospitals, pharmacies, and health plans

## COPPA

The Children's Online Privacy Protection Act (COPPA) focuses on companies, websites, and online services, collecting data of minors under 13.

## FERPA

Family Educational Rights and Privacy Act, focuses on *educational records*

## FCRA

The Fair Credit Reporting Act (FCRA), focuses on *information in credit reports*

## GBLA

The Gramm-Leach-Bliley Act focuses on *consumer financial products*, such as loan services or investment-advice services, and how financial companies gather and share data

## ECPA

The Electronic Communications Privacy Act is about *government and private sector surveillance* (though some of this has been updated or repealed)

## FTC ACT

Federal Trade Commission Act, isn't really a privacy law, but it does give the FTC the power to investigate and fine certain privacy violations such as when *companies violate their own privacy policies*.

## STATE GENERAL DATA PROTECTION LAWS

- 🕒 **California**- California Consumer Privacy Act (CCPA), and an update called the California Privacy Rights Act (CPRA)
- 🕒 **Virginia**- Virginia Consumer Data Protection Act (VCDPA)
- 🕒 **Colorado**- Colorado Privacy Act (CPA)
- 🕒 **Connecticut**- Connecticut Data Privacy Act (CTDPA)
- 🕒 **Utah**- Utah Consumer Privacy Act (UCPA)