

OVERVIEW OF US PRIVACY LAWS?

So, you're a business in the 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*

GLBA

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Privacy Act is about *government and private sector surveillance* (though some of this has been updated or repealed)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