

persons would constitute a “collection of information.”

The information retained under the Rule’s recordkeeping requirements is used by the Commission to substantiate compliance with the Rule and may also provide a basis for the Commission to bring an enforcement action. Without the required records, it would be difficult either to ensure that entities are complying with the Rule’s requirements or to bring enforcement actions based on violations of the Rule.

Likely Respondents: Lead generators and rate aggregators.

Estimated Annual Hours Burden:

1,500 hours.

- Derived from 1,000 likely respondents \times approximately 3 hours for each respondent per year to do these tasks = 3,000 hours.

- Since the FTC shares enforcement authority with the CFPB for Regulation N, the FTC’s allotted PRA burden is 1,500 annual hours.

Estimated Annual Labor Cost Burden: \$31,515, which is derived from 1,500 hours \times \$21.01 per hour.

Request for Comment

On August 13, 2025, the FTC sought public comment on the information collection requirements associated with the Rule. 90 FR 38978. The Commission received two germane comments. One comment expressed support for the extension.⁶ Another comment expressed that Regulation N should better integrate data privacy principles and data broker accountability in its record keeping and enforcement framework.⁷ It states that Regulation N does not require retention of data sources, targeting criteria, or broker contracts, and that regulators thus cannot verify how consumer data was obtained and used. It recommends that the Commission expand recordkeeping requirements to require covered persons to retain documentation of data sources, targeting parameters, and broker relationships used in connection to mortgage advertising; mandate disclosure of data broker relationships; enhance consumer access (including allowing customers to request copies of ads or offers, among other things); address dynamic ads and AI-driven marketing; and strengthen enforcement synergy (including by referring Regulation N violations linked to unlawful data use to privacy

regulators and referring privacy law violations involving misleading mortgage marketing to the CFPB/FTC for review).

The second comment does not directly address the extension of the collection requirements in the instant matter but rather focuses on other requirements that the commenter believes should be imported into or addressed by the Rule. However, because rulemaking authority for Regulation N now resides with the CFPB, only the CFPB can make the changes that the commenter seeks.

Pursuant to the OMB regulations, 5 CFR part 1320, that implement the PRA, 44 U.S.C. 3501 *et seq.*, the FTC is providing this second opportunity for public comment while seeking OMB approval to renew the pre-existing clearance for the Rules.

Your comment—including your name and your state—will be placed on the public record of this proceeding. Because your comment will be made public, you are solely responsible for making sure that your comment does not include any sensitive personal information, such as anyone’s Social Security number; date of birth; driver’s license number or other state identification number, or foreign country equivalent; passport number; financial account number; or credit or debit card number. You are also solely responsible for making sure that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, your comment should not include any “trade secret or any commercial or financial information which . . . is privileged or confidential”—as provided by Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2)—including in particular competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

Josephine Liu,

Assistant General Counsel for Legal Counsel.

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Medicare & Medicaid Services

[Document Identifier: CMS-10242]

Agency Information Collection Activities: Proposed Collection; Comment Request

AGENCY: Centers for Medicare & Medicaid Services, Health and Human Services (HHS).

ACTION: Notice.

SUMMARY: The Centers for Medicare & Medicaid Services (CMS) is announcing an opportunity for the public to comment on CMS’ intention to collect information from the public. Under the Paperwork Reduction Act of 1995 (PRA), federal agencies are required to publish notice in the **Federal Register** concerning each proposed collection of information (including each proposed extension or reinstatement of an existing collection of information) and to allow 60 days for public comment on the proposed action. Interested persons are invited to send comments regarding our burden estimates or any other aspect of this collection of information, including the necessity and utility of the proposed information collection for the proper performance of the agency’s functions, the accuracy of the estimated burden, ways to enhance the quality, utility, and clarity of the information to be collected, and the use of automated collection techniques or other forms of information technology to minimize the information collection burden.

DATES: Comments must be received by March 24, 2026.

ADDRESSES: When commenting, please reference the document identifier or OMB control number. To be assured consideration, comments and recommendations must be submitted in any one of the following ways:

1. *Electronically.* You may send your comments electronically to <http://www.regulations.gov>. Follow the instructions for “Comment or Submission” or “More Search Options” to find the information collection document(s) that are accepting comments.

2. *By regular mail.* You may mail written comments to the following address: CMS, Office of Strategic Operations and Regulatory Affairs, Division of Regulations Development, Attention: Document Identifier: ____/OMB Control Number: ___, Room C4-26-05, 7500 Security Boulevard, Baltimore, Maryland 21244-1850.

⁶ Comment ID FTC-2025-0397-0002 (Anonymous), received Aug. 22, 2025, available at <https://www.regulations.gov/document/FTC-2025-0397-0001/comment>.

⁷ Comment ID FTC-2025-0397-0006 (360 Privacy), received Oct. 14, 2025, available at <https://www.regulations.gov/document/FTC-2025-0397-0001/comment>.

To obtain copies of a supporting statement and any related forms for the proposed collection(s) summarized in this notice, please access the CMS PRA website by copying and pasting the following web address into your web browser: <https://www.cms.gov/Regulations-and-Guidance/Legislation/PaperworkReductionActof1995/PRA-Listing>.

FOR FURTHER INFORMATION CONTACT:
William N. Parham at (410) 786-4669.

SUPPLEMENTARY INFORMATION:

Contents

This notice sets out a summary of the use and burden associated with the following information collections. More detailed information can be found in each collection's supporting statement and associated materials (see

ADDRESSES.

Under the PRA (44 U.S.C. 3501–3520), federal agencies must obtain approval from the Office of Management and Budget (OMB) for each collection of information they conduct or sponsor. The term “collection of information” is defined in 44 U.S.C. 3502(3) and 5 CFR 1320.3(c) and includes agency requests or requirements that members of the public submit reports, keep records, or provide information to a third party. Section 3506(c)(2)(A) of the PRA requires federal agencies to publish a 60-day notice in the **Federal Register** concerning each proposed collection of information, including each proposed extension or reinstatement of an existing collection of information, before submitting the collection to OMB for approval. To comply with this requirement, CMS is publishing this notice.

Information Collections

1. Type of Information Collection Request: Extension of a currently approved collection; **Title of Information Collection:** Emergency Ambulance Transports and Beneficiary Signature; **Use:** The statutory authority requiring a beneficiary's signature on a claim submitted by a provider is located in section 1835(a) and in 1814(a) of the Social Security Act (the Act), for Part B and Part A services, respectively. The authority requiring a beneficiary's signature for supplier claims is implicit in sections 1842(b)(3)(B)(ii) and in 1848(g)(4) of the Act. Federal regulations at 42 CFR 424.32(a)(3) state that all claims must be signed by the beneficiary or on behalf of the Beneficiary (in accordance with 424.36). Section 424.36(a) states that the beneficiary's signature is required on a claim unless the beneficiary has died or

the provisions of 424.36(b), (c), or (d) apply.

For emergency and nonemergency ambulance transport services, where the beneficiary is physically or mentally incapable of signing the claim (and the beneficiary's authorized representative is unavailable or unwilling to sign the claim), that it is impractical and infeasible to require an ambulance provider or supplier to later locate the beneficiary or the person authorized to sign on behalf of the beneficiary, before submitting the claim to Medicare for payment. Therefore, an exception was created to the beneficiary signature requirement with respect to emergency and nonemergency ambulance transport services, where the beneficiary is physically or mentally incapable of signing the claim, and if certain documentation requirements are met. Thus, we added subsection (6) to paragraph (b) of 42 CFR 424.36. The information required in this ICR is needed to help ensure that services were in fact rendered and were rendered as billed. **Form Number:** CMS-10242 (OMB control number: 0938-1049); **Frequency:** Occasionally; **Affected Public:** Private sector, Business or other for-profit, Not-for-profits institutions; **Number of Respondents:** 10,278; **Total Annual Responses:** 9,265,931; **Total Annual Hours:** 771,852. (For policy questions regarding this collection contact Frederick Grabau at 410-786-0206.)

William N. Parham, III,
Director, Division of Information Collections and Regulatory Impacts, Office of Strategic Operations and Regulatory Affairs.

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Administration for Children and Families

[Office of Management and Budget #: 0970-0604]

Proposed Information Collection Activity; Administration for Children and Families Congressionally Directed Community Projects—Uniform Project Description

AGENCY: Office of Planning, Research, and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services.

ACTION: Request for public comments.

SUMMARY: The Administration for Children and Families (ACF) Office of Planning, Research, and Evaluation

(OPRE) is requesting a 3-year extension with revisions to the information collection activities approved by the Office of Management and Budget (OMB): ACF Congressionally Directed Community Projects—Universal Project Description (CDCP-UPD)(OMB#: 0970-0604, expiration March 31, 2026). Revisions are based on lessons learned from previous years. Language is simplified for application requirements. This is expected to reduce the application burden.

DATES: *Comments due March 24, 2026.*

ADDRESSES: In compliance with the requirements of the Paperwork Reduction Act of 1995, ACF is soliciting public comment on the specific aspects of the information collection described above. You can obtain copies of the proposed collection of information and submit comments by emailing opreinfocollection@acf.hhs.gov. Identify all requests by the title of the information collection.

SUPPLEMENTARY INFORMATION:

Description: CDCP recipients are identified annually by Congress through Appropriations for ACF. The CDCP-UPD provides standard language and sections available for use by ACF program offices to solicit the required project description and project budget information from recipients of CDCP projects. Applications are required for CDCP as prescribed by Department of Health and Human Services (HHS) regulations 2 CFR 200.206. In addition to the information required by regulation, the CDCP-UPD provides a selection of text options for the program offices to communicate the application requirements to the recipients, as required by 2 CFR 200.207.

The CDCP-UPD gathers information regarding the CDCP recipients' project activities, timeline, organizational capacity, and budget justification. The CDCP-UPD ensures sufficient information is obtained to assess risk, identify needs for technical assistance and monitoring, and address other requirements of Congress, ACF, HHS, OMB, and funding and statutory regulation.

The CDCP-UPD has been streamlined and revised to improve navigation and usability. Critical required information is highlighted and easier to find, unnecessary or redundant information removed, language simplified and some sections reformed for easier reading.

Respondents: The CDCP recipients are organizations identified annually by Congress under annual appropriations. It is estimated that 125 CDCP recipients will be identified annually in future ACF appropriations.