



Consumer Watch

A Monthly Newsletter from the Connecticut Department of Consumer Protection
Jonathan A. Harris, Commissioner
Dannel P. Malloy, Governor

www.ct.gov/dcp

Vol. 4, No. 6 February 2015

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Suggested Links

www.ct.gov/dcp

Our website offers the latest and most comprehensive information that we have on dozens of consumer-related topics!

www.smartconsumer.ct.gov

Basic information to protect yourself and avoid scams!

<https://www.elicense.ct.gov>

To verify a license, permit or registration, or to run a roster of licensees. Also, the place for online renewal!

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Jonathan A. Harris will Lead Department of Consumer Protection



As 2015 began, the staff at the Department of Consumer Protection bid farewell to retiring Commissioner William M. Rubenstein, who had led the agency since 2011, and welcomed Jonathan A. Harris, who was named by Governor Dannel P. Malloy on December 30th to serve as the agency's new Commissioner.

"I remember as a boy with a strong interest in government, the good work of Commissioner Mary Heslin," Harris said. "Commissioner Heslin and her staff, some of whom are still here working hard today, had a positive impact on the lives of real people. I am humbled and honored by the confidence Governor Malloy has placed in me to lead this important organization and continue this tradition of excellence."

Commissioner Harris, who resides in West Hartford with his wife Lucy and stepson Spencer, currently a sophomore at UConn (Storrs), received a B.A. from Brandeis University (1986). After working as an Aide to Congresswoman Barbara Kennelly in Washington, he earned a J.D. from the New York University School of Law (1990). Harris engaged in the private practice of law from 1990-2011 and 2013-14, during which time he also served for six sessions as Counsel at the Connecticut General Assembly. In addition, from 2007-12, Harris was a founder and principal of a real estate and economic development company.

Mr. Harris served on the West Hartford Town Council and as Mayor of West Hartford from 2001-04. While mayor, he played a key role in efforts to strategically develop the town's revenue base, including the massive Blue Back Square project. Harris also successfully led the effort to reinvent town government, reducing its size, making cost saving changes to the pension and healthcare benefits for town employees while preserving the quality of education and town services. In addition, he settled a long-standing discrimination case at the town pool by implementing a fair and equal fee program that actually raised more revenue than the previous administration's discriminatory scheme.

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Anthem Data Breach: What to Do While Waiting for More Details

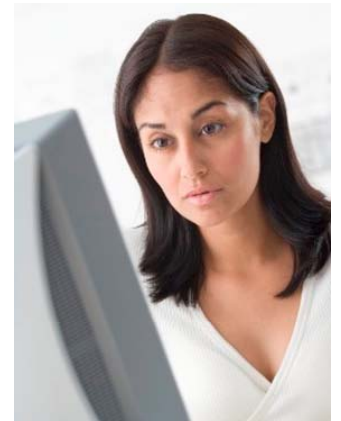


Last week, millions of Anthem customers across the country learned that their identifying information, including addresses and social security numbers may have been exposed in a massive breach of the company's data system.

Governor Malloy, Attorney General Jepsen, and Commissioners and staff of Department of Revenue Services, Department of Insurance and Department of Consumer Protection are collaborating to obtain the facts related to this breach, to specifically identify those affected, and to provide Connecticut consumers with the help they need to protect themselves now and going forward. Much more information is expected in the days ahead.

Meanwhile, there are things that you can do now.

- Stay informed. Anthem has set up a website, anthemfacts.com, with information about the hack. The Department of Consumer Protection's web page, www.ct.gov/anthemadvice, will publish news from State officials as it becomes available. Monitor the news reports for more information as it develops.
- Get a free credit report at annualcreditreport.com now. You can also call toll-free to request reports at 1-877-322-8228. There have been other data breaches in the past 12 months, so you should be checking for any suspicious activity on your accounts.
- If you have an online account with Anthem, go in and change your password and pin numbers.
- If you expect a tax refund, file early. Taxpayers who may have been affected by the Anthem data breach, and who are expecting federal or state income tax refunds, are advised to file their tax returns as soon as possible. Tax scammers may try to file for and steal the refund before the real taxpayer has a chance.
- Watch out for phishing schemes. In other states, some consumers who have used Turbo Tax were targeted with fake emails with the title, "Your Turbo Tax account: Update your information" coming from a fraudulent email address, whiskers83@netzero.com. The information given is then being used to steal tax refunds.
- Never reply to on-line inquiries or phone inquiries asking you for personal, financial or account information. Contact the official number of the company that is contacting you and ask them if they are seeking your information. In nearly all cases, you will find out that they aren't. Turbo tax users concerned about the security of their information may call a dedicated toll free number at intuit at (800) 944-8596.
- From now on, carefully check medical and Anthem insurance statements, including the Explanation of Benefits; they will show warning signs of misuse.
- Look at the name of the provider, the date of service, and the service provided.
 - Do the claims paid match the care you received? If you see a mistake, contact your health plan and report the problem.
 - Other warning signs:
 - a bill for medical services you didn't receive
 - a call from a debt collector about a medical debt you don't owe
 - medical collection notices on your credit report that you don't recognize
 - a notice from your health plan saying you reached your benefit limit
 - a denial of insurance because your medical records show a condition you don't have
- Take advantage of free credit monitoring and identity theft protection that will be provided by Anthem.
- Remember to check out www.ct.gov/AnthemAdvice for updates.



Update on the Medical Marijuana Program

Last month, Consumer Protection Commissioner Jonathan A. Harris announced that he concurred with the recommendations of the Medical Marijuana Board of Physicians and will draft regulations that would add three new conditions to the existing list of eleven that currently qualify for palliative treatment with medical marijuana in Connecticut.

Earlier in January, the marijuana program's Board of Physicians voted to recommend adding sickle cell disease, severe psoriasis and psoriatic arthritis, and post-laminectomy syndrome with chronic radiculopathy, which is recurring back pain after surgery, to the list of qualifying conditions. The Board voted unanimously against adding Tourette's Syndrome, a disorder of the nervous system that produces involuntary tics and vocalizations.

"In light of the Board members' careful review and deliberation of the evidence involving the potential for marijuana to alleviate the pain, symptoms and complications of these debilitating conditions, as well as the benefit of avoiding the negative effects associated with opioids, I have concluded that these medical conditions should be added to the list of debilitating medical conditions under the Act," Harris said. "Accordingly, we will move forward immediately to promulgate a regulation to that effect."

The regulation review process will include a hearing and public comment period before the proposed regulation is sent to the Attorney General for review and then to the General Assembly's Regulation Review Committee for the final vote needed to add the conditions to the regulations.

The four conditions reviewed by the Board of Physicians in January were the first to be considered for addition to the original list set out in statute. The conditions were presented to the Department of Consumer Protection in the form of written petitions that included specific, required information, including the extent to which the condition, or currently available treatment of the condition, causes severe or chronic pain, spasticity or nausea, supporting evidence from professionally recognized sources, and letters in support of the petition from physicians or other licensed health care professionals knowledgeable about the condition, treatment or disease.

IRS Phone Scams Still Active; Could Worsen after Data Breach



Continuing a trend that began a couple years ago, scammers targeting taxpayers by claiming that they're from the Internal Revenue Service (IRS) are still active, and consumers should NOT give in to their bogus demands.

Although fake "IRS calls" were occurring statewide even before the most recent Anthem data breach, the latest exposure of additional consumer data could lead to increased scam attempts against consumers.

So-called "IRS scams" increased nationally by 2,300 percent in 2014, and complaints to the Department of Consumer Protection grew from a handful in 2013 to close to 40 last year.

Any call or email supposedly from the IRS or FBI – or even a utility company -- that demands immediate payment or threatens arrest is bogus, and should be treated as such. State and federal agencies and legitimate businesses don't use threats and coercion on consumers, nor do they conduct official business by phone or email. This is all the evidence you need in order to know that it's a scammer on the other end of the phone line.

If you get a call from the "IRS" demanding money, ask for the caller's name and telephone number, and then hang up the phone, and notify your local police department immediately. Don't confirm or give the caller any personal or financial information, and never send the caller money or go out and buy Green Dot cards at their demand, regardless how threatening the caller is.

Email messages claiming to be from the Internal Revenue Service or Federal Bureau of Investigation should also be dismissed. The Internal Revenue Service contacts people via letter, and does not demand that persons immediately transfer money or send a prepaid debit card to pay taxes. Also, the IRS does not ask for PINs, passwords or similar confidential access information for credit cards, banks or other financial accounts.

If you are worried that a call from the IRS is real, because you know you owe taxes, contact the IRS directly at 800-829-1040 or go to www.irs.gov. Fraudulent emails purporting to be from the IRS should be forwarded to phishing@irs.gov.

If you become a target of this scam, it's also helpful to file a consumer complaint with the Federal Trade Commission at www.ftc.gov, and add "IRS Telephone Scam" to the comments of your complaint.

Consumers with questions can contact the Attorney General's Consumer Assistance Unit at 860-808-5420, the Department of Consumer Protection at 1-800-842-2649 or the Department of Revenue Services at 860-297-5962.

Commissioner Harris, continued

In 2004, Harris was elected to the state Senate where he served for three terms. His committee assignments included: Chair of the Aging, Regulations Review, Human Services and Public Health Committees; Vice Chair of the Planning and Development Committee; and member of the Appropriations Committee.

While in the Senate he led the fight to ensure that victims of sexual assault have access to the Plan B Emergency Contraceptive; championed efforts to establish a private sector, volunteer driven transportation system for the elderly and people with disabilities; and helped promote more regional cooperation from the ground up as a means to lower the cost of government while still providing necessary services.

Harris said, "As a public servant and businessperson, I experienced first-hand how government can play an important role in protecting citizens and providing services. I also learned the limits of government and how the private sector must be the driver of our economic engine and job creation. This balance, while not easy to achieve, will be a focus of how I help our top-notch staff keep delivering for consumers without unnecessarily burdening business."

Upon retiring from the Senate in January 2011, Harris served as Connecticut's Deputy Treasurer. He left that post in May 2012 to lead the Connecticut Democratic Party as Executive Director.

Harris has served on many boards including, The Jewish Federation of Greater Hartford, The Children's Trust Fund, Seniors Jobs Bank, American School for the Deaf, Hebrew Healthcare, Noah Webster House, The Bridge, Unified Theater and Jewish Family Services. His has also been the Board of Advisors for two companies, Rockville Bank k/n/a United Bank and Image Insight.

Commissioner Harris intends to continue his career- long efforts to work with citizens to ensure that they have the tools they need to protect themselves in the marketplace, whether it be from identity theft or other scams designed to rip them off, while at the same time leveling the playing field for businesses who follow the rules by coming down hard on the bad ones who do not. Another effort will be to continue efforts to increase efficiency at DCP and create more metrics which can be used to measure success and eliminate practices that do not protect the people of Connecticut.

"All roads in my professional life in the public and private sectors converge at DCP," Harris said. "I have developed the skills and experience I will use to help manage DCP, build on the successes of Commissioner Rubenstein and his predecessors, and support the top-notch dedicated staff that make it happen every day."

**Consumer Protection
Week is March 1st - 7th!**
**Stay Tuned for more from the
Department in the news, and
on Facebook and Twitter!**

Radio Shack Files for Bankruptcy Protection

Advice for Customers

RadioShack, the 94-year old electronic retailer, filed Chapter 11 bankruptcy petitions on February 7 and has received approval to begin immediate store closing liquidation sales.

The company operates roughly 59 stores in Connecticut.

If you have a gift card, gift certificate, or store credit at RadioShack to use them as soon as possible. RadioShack intends to accept gift cards only during the first 30 days after its bankruptcy filing, so consumers must use or lose them before March 7th. Stores in Connecticut may close as early as February 17 and as late as March 31 of this year.

If you have Radio Shack merchandise that you bought before the bankruptcy announcement that you want to return, you should also act quickly. The company will accept returns until March 7, 2015.

All goods sold during the store liquidation sales will be sold as-is, no returns. The exception is that consumers will have seven days after purchase to return defective items.

"Always use gift cards promptly," Commissioner Harris said. "While Connecticut gift cards don't expire, businesses can and do fail unexpectedly. Before the stores close, inspect any items you've bought from Radio Shack to ensure that they work; otherwise you may miss the opportunity to return them if they don't function as they should."