



Consumer Watch

A Monthly Newsletter from the Connecticut Department of Consumer Protection

Jonathan A. Harris, Commissioner

Dannel P. Malloy, Governor

www.ct.gov/dcp

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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!

NEW!

<http://businessstatus.ct.gov>

A mobile-optimized website that helps you find pharmacies and oxygen providers in times of emergency.

Contact Us

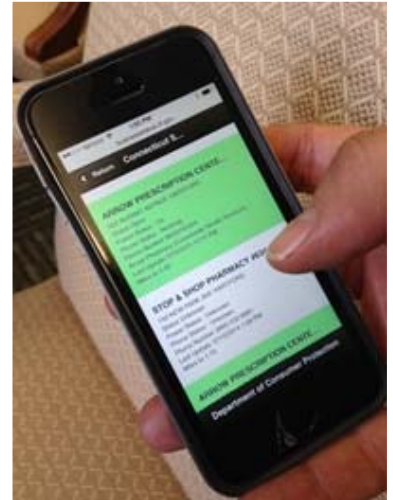
www.ct.gov/dcp

dcp.communications@ct.gov



“Business Finder” will help you find open, operating businesses after a disaster

The Department is launching a new tool to help the public in the event of a natural disaster, storm or other type of emergency. This mobile-friendly website will provide consumers with information they need to quickly and safely get medicine, supplies or certain treatments when travel is difficult and most businesses are closed.



“The “Business Finder” – online at

<http://businessstatus.ct.gov> – will help you to

find the closest open, operating businesses after a disaster. It is a web-based, mobile optimized database that allows pharmacies, oxygen suppliers, grocery stores and gasoline retailers to update business information in real-time before and during an emergency, so customers can find a store, gas station or medical treatment center that is open and can meet their needs.

It is voluntary for businesses to participate in the “Business Finder”, and pharmacies are still entering their information into the database. In the event of an emergency, participating businesses can update their listing with new information, such as limited hours, operating without power, operating without phone service -- whatever conditions they are experiencing.

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Commissioner’s Comments



Jonathan A. Harris
Commissioner

These are busy times, as evidenced by this month’s news. Our new mobile website featured on this page shows great promise as a benefit to consumers, as does our new financial literacy program being piloted at the Connecticut Science Center (see page 3.) The agency and the Medical Marijuana Board of Physicians are hearing from persons with illnesses for which the palliative use of marijuana shows some benefit, and where appropriate, we are taking steps to qualify these illnesses under the program in order to alleviate suffering (see page 2). A massive data breach at Anthem once again highlighted the public’s need to safeguard their information and take precautions with medical and financial accounts and tax filings (see pages 3 and 4). In April, we’ll do our part to help prevent identity theft by hosting a shredding event at two locations. Turn to page 4 to find out when! Keep up with news and developments at the agency by following us on Facebook and Twitter, too. Till next month,

Jonathan

Board of Physicians Holds Hearing on Three Additional Conditions to Qualify for Medical Marijuana

On March 11, the Medical Marijuana Board of Physicians convened a public hearing to accept testimony from petitioners and the public on the possible addition of three illnesses to the existing list of 11 serious illnesses that may qualify for treatment with medical marijuana.

Petitions for the following medical conditions were submitted for review to the Board of Physicians and testimony on these was heard:

- Amyotrophic Lateral Sclerosis (ALS)
- Fabrys Disease
- Ulcerative Colitis

The hearing was held in response to written petitions submitted by members of the public. The Board will vote on these three conditions at its next meeting.

To qualify for a hearing before the Board of Physicians, a petition must include:

- a comprehensive definition of the illness from a recognized medical source;
- negative effects of current treatment that substantially limits one or more major life activities;
- evidence that supports a finding that the use of marijuana alleviates suffering caused by the condition or the treatment thereof;
- information regarding beneficial or adverse effects from the use of marijuana in patients from professionally recognized sources;
- letters supporting the petition from physicians or other licensed health care professionals knowledgeable about the condition or treatment.

Last month, Commissioner Harris accepted the Board's recommendation to adopt a regulation adding sickle cell disease, post-laminectomy syndrome with chronic radiculopathy and severe arthritis and psoriatic arthritis to the list of qualifying conditions. The agency drafted a regulation, which is in the early stages of review. It will require a full public hearing and approval from the Legislature's Regulation Review Committee before becoming law.

The Department's Top Ten Complaints for 2014

According to a review of more than 5,500 written consumer complaints received in 2014, technology matters fell into the top two categories that frustrated consumers last year.

1. **Telecommunications and related (26.8% percent of all)** This category was primarily populated with more than 1,400 consumer complaints to the Department about billing and service issues following a transition between providers of U-verse, landline, and broadband Internet service last fall. The Department of Consumer Protection provided its consumer hotline and consumer assistance staff to triage consumer complaints and expedite their processing by the new provider.
2. **Telemarketing (8.2% of all)** rose to #2 from third place, where it had been for several years. This category often includes complaints about some entities not currently covered by the Do Not Call law, such as charitable organizations. Certainly, it also includes complaints about businesses that choose to ignore the Do Not Call law. Where a number can be traced to a Connecticut business, the Department enforces the Do Not Call law. However, non-traceable numbers, out of state and out of country numbers are provided to the Federal Trade Commission for enforcement.
3. **Home improvement/New home (6.5% of all)** -- Complaints about home improvement contractors and new home builders long held the top complaint category to the Department, fell to second place in 2013 and now rests at #3. These complaints involve issues such as unfinished work, improper contracts, damage to home or property, shoddy materials, or non-return of deposit. Working with a contractor who is properly registered with the Department of Consumer Protection is a good first step toward avoiding later complaints, as is getting numerous, excellent references. It's also necessary to get a written, signed, dated and detailed contract that includes a start date, end date, and all aspects of the work to be done, including the quality of the materials to be used. The contract should also tell you that you have three business days to cancel the contract.
4. **Motor Fuel – gasoline (3.4% of all complaints)** -- Gas pump "jumps," unclear signage and reports of "bad gas" ranked high in consumers' fuel-related complaints last year. All were investigated and remedied as needed by the Department.
5. **General retail (2% of all)** – These complaints involve bricks and mortar stores, and generally include problems with refunds, exchanges, lost deposits, warranties, rebates, advertising, or service.
6. **Internet Sales (2% of all)** – Problems in this category include non-delivery of items or overcharges, companies that engage in repeat billings, unauthorized charges or ACH withdrawals, or companies that do not respond to "opt out" requests from consumers.
7. **Auto Dealer (1.8% of all)** -- Issues might include non-delivery of ordered vehicles, over-charges, warranties, rebates, advertising, or aggressive sales tactics.
8. **Electrical trades (1% of all)** – The Department also investigates [complaints related to the occupations](#) that it regulates. In this category, complaints are about work performed by electricians and electrical journeypersons.
9. **Heating and Cooling trades (1% of all)** – DCP investigates complaints related to the occupations that it regulates. In this category, complaints are about work performed by heating and cooling professionals and journeypersons.
10. **Mail Order Sales (1% of all)** - Problems in the mail-order category include non-delivery of items or overcharges, incomplete orders, wrong merchandise, non-refunds on returned item.

Most Connecticut businesses are legitimate companies that want satisfied, repeat customers. If you have a problem with a business, call or write them a letter – explain the problem, show them the backup documents if you can and ask for a fair resolution. The Department does not have authority or resources to correct every problem. If we receive a complaint we cannot help with, we will try to refer it to the right federal or state agency, but that could significantly delay the time it takes for you to get the help you need. Before sending us your complaint, please make sure it is one we can help with.

Some Complaints the Department of Consumer Protection Does **NOT** Handle:

- **Automobile Repair:** Unless your automobile repair issue qualifies you for the [Lemon Law Program](#), you should send your complaint to the [Department of Motor Vehicles](#).
- **Banking:** The [Department of Banking](#) handles complaints against banks or other lending institutions, including mortgage lenders.
- **Credit Cards:** The [Department of Banking](#) handles complaints against credit card companies and others offering consumer credit.
- **Debt Collectors:** The [Department of Banking](#) handles complaints against collection agencies.
- **Insurance:** The [Insurance Department](#) handles insurance related complaints.
- **Internet Retailers located outside Connecticut:** We refer these complaints to the relevant state's Attorney General or Consumer Protection agency. For national companies with stores in Connecticut, we can try to be of assistance. For a more rapid response, you may want to try going directly to the out-of-state consumer protection agency.
- **Telemarketers located outside Connecticut:** For "Do Not Call" violations from out-of-state callers, please send your complaint directly with the Federal Trade Commission's [National Do Not Call Registry](#).



Tax Department Steps Up Security on Filings and Refund Requests

In light of the recent Anthem breach and other thefts of personal information, Connecticut's Department of Revenue Services (DRS) is increasing its screening of all income tax refund requests, to further protect taxpayer information and refunds. The additional screening may delay some refunds or cause some direct deposit refunds to be issued as a check instead, but DRS Commissioner Kevin Sullivan said he hopes taxpayers understand the need for additional precautions in order to prevent stolen refunds.

If you haven't filed your tax return yet and expect a refund, you should file as soon as possible, in order to stay ahead of identity thieves. If a thief files a 2014 return in your name before you do, you will get a notice that your return is declined. If this happens, you should follow up immediately with the Internal Revenue Service and DRS.

Be wary of emails or phone calls offering assistance or asking for any financial or tax related information. If you receive any messages claiming to be from the Department of Revenue Services or the IRS, contact the agency directly through their official website or phone number. Do not give out any information in response to a phone call or email.

DRS **does** plan to contact some taxpayers this season to verify that refund requests were filed by those taxpayers. Verification letters will be sent to the taxpayer address on file with the Department of Revenue Services (DRS) and will instruct taxpayers to go to the official DRS website at www.ct.gov/DRS. Only taxpayers whose refund requests are in question will receive a letter. More info here:

- <http://www.ct.gov/drs/cwp/view.asp?a=1462&q=517460>
- <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>
- <http://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf>

“Business finder,” *continued from page 1*

John Gadea, Director of Drug Control with the Department of Consumer Protection, created the “Business Finder” concept, and developed it with technical support and assistance from Drug Control Agent Roderick Marriott and other Drug Control staff, along with Department of Administrative Services’ BEST information technology staff members Dan Sears, Charles Barnett and Brian Mills.

As far as we know, this is the first mobile optimized website anywhere that’s specifically designed to provide information on pharmacy operations, portable oxygen, and home medical supplies to the general public and to the State’s emergency Operations Center as part of an emergency response. We believe it will also be a great tool for visiting nurses, the United-Way’s 2-1-1 service, shelters, and other facilities that need to locate life-saving medicine or services. The addition of grocery stores and gas stations will make it a tool for most, if not all, emergency needs.

Without graphics to slow its function, the website is clean and designed to work with all major browsers including Safari, Chrome, Internet Explorer and Firefox on PCs, Macs, notebook computers and all types of Smart Phones, as long as Internet access is available. Using geo-positioning, residents can search for nearby options or manually enter any Connecticut street address, town and zip code. The “Business Finder” allows users to locate a store for needed medication and supplies without having to call a dozen or more places to find out who’s open.

Only authorized staff of authorized businesses, using a specific passcode, can go in and add or edit their information in the database. Listings can be maintained in real time at no cost to consumers or the state, and can be accessed from any computer, notebook, or smartphone as long as some type of internet access or Wi-Fi is available.

Add the Business Finder to your Favorites or Bookmarks! Go to <http://businessstatus.ct.gov>.

“SciFi” Financial Literacy Pilot Nears Completion

A new financial literacy pilot program for urban and suburban teenagers is underway at the Connecticut Science Center. **SciFi** is a collaboration between the Department of Consumer Protection, the Connecticut Science Center and CT Jump \$tart. Five Saturday classes are being held throughout the academic year.

The pilot program engages students and their families in personal financial education, to provide “real world” understanding of basic financial principles such as budgeting, banking, and saving.

Students involved in this first series of classes are also enrolled in the Connecticut Science Center’s STEM (Science, Technology, Engineering & Mathematics) summer robotics and genomics program. Students compete to be chosen for the STEM program, and have been identified by teachers as eager learners who will flourish in the program’s rigorous educational environment. Twenty-five STEM students volunteered to participate in the optional Saturday **SciFi** course.

SciFi’s curriculum was prepared and is being delivered by Samantha Cross of Square One Financial Education in Stamford.

Family members are participating in some of the classes in order to make students’ learning even more relevant to their everyday family life.

In order to gauge the impact and effectiveness of the curriculum, students and families were given a pre-assessment and will complete a post-assessment. The evaluation will suggest how the program can be improved and adapted for use by other organizations and communities.

The Department of Consumer Protection and the Connecticut Science Center are hopeful that programs like this will provide a fundamental set of skills to help young people make wise financial and consumer decisions about their future.

More information to come!



DATA BREACH

Update

At the end of February, Anthem, Inc. reported that 1.7 million Connecticut residents who are current or past Anthem or Blue Plan customers were affected by the data breach earlier this year. Yet, very few people are signing up for the free protections that Anthem is offering.

Being complacent about this breach is a bad idea, since it has the potential to bring about not only credit fraud, but medical fraud as well. That can impact your wallet if you find out someday that you've exhausted your maximum medical coverage – because someone pretended to be you and used your insurance. Families might not know for years that their children's social security numbers are being used fraudulently – unless they take steps now to protect them.

Anthem is contracting with AllClear ID to offer three free things: One is a given – it's automatic -- and the other two require you to sign up at <https://anthem.allclearid.com/>. Again, they are ALL FREE.

- **Free identity theft repair services** – this is automatic, and no sign-up is needed. If a week, or month or year from now, you find a problem with your credit report, AllClear ID will help you to repair your credit and restore your good name. This is guaranteed whether or not you sign up for the following protections. If a problem arises, call 1-877-263-7995 and an investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition. AllClear ID maintains an A+ rating at the Better Business Bureau.
- Add-on protection -- **Free 2-year credit monitoring**: Also through All Clear ID – it's free but you need to sign up at <https://anthem.allclearid.com>. Credit monitoring looks at your credit activity and sends you alerts when banks and creditors use your identity to open new accounts.
- Add-on free protection -- **When you sign up for credit monitoring, you can access free extra protection for children**: Anthem members under age 18 will be covered by ChildScan, which will actively scan thousands of databases to find out if anyone is using your child's Social Security number. If fraud is found, an investigator completely repairs your child's identity.
- Add-on free protection -- **Up to \$1 million insurance policy** to reimburse you if fraud is actually committed using your identity. This zero-deductible policy will reimburse certain fees, lost wages, and fraud losses related to recovering your identity. You must sign up.
 - Some people have informed us that they're having a problem signing up for the protections. Anyone having problems signing up with AllClear should contact either dcp.frauds@ct.gov or the AG's office and explain their problem. We will help expedite an answer for you by reaching out to AllClear directly.
 - If anyone suspects information from the Anthem data breach is being used to commit fraud, they should report it to us immediately at dcp.frauds@ct.gov.
 - Again, consumers should enroll online at <https://anthem.allclearid.com/>. Those without Internet access or who prefer phone assistance can call **877-263-7995**. Spanish-speaking members may access information at www.AnthemInforma.com, or speak to someone in Spanish at **877-263-7995**.



Need Free Shredding?
Save the Date:
Saturday, April 18th

The Department of Consumer Protection is partnering with several other state agencies to offer free shredding at two locations. Watch our [website](#) and [Facebook page](#) for details!