



Consumer Watch

A Monthly Newsletter from the Connecticut Department of Consumer Protection

William M. Rubenstein, 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!

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Cross-Cultural Communication Symposium Opens Dialogue about Engaging Hard-to-Reach Groups



Helping Connecticut residents protect themselves from scams and fraud is a driving force behind the Department of Consumer Protection's outreach efforts. But reaching diverse populations who speak a variety of languages and who observe different cultural norms presents a unique challenge. How do we help these consumers to avoid being taken advantage of?

Through research and anecdotal reports, we know that consumer fraud is as common and harmful in these communities as it is elsewhere. Our challenge is to identify and employ the most effective ways of communicating with individuals in these communities so that the messages are meaningful and useful to residents.

To that end, the Department sought out the country's top experts in the field of cross-cultural communication and asked them to share their experience, research findings and suggestions for reaching hard-to-reach populations. To give the greatest possible number of people the value of their expertise, the Department hosted a free, day-long free symposium, open to interested persons.

Registration for "How to be Heard: Cross-Cultural Communication," filled up early and required a waiting list. Participant comments and evaluations from the October 23rd event express a desire for more networking and programs to support community service providers in their daily efforts to provide care and help in non-English speaking communities.

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Our first event designed to help us and our colleagues reach people who don't necessarily read the same newspapers, listen to or watch the same programs, or visit our website was a valuable, informative and assumption-busting experience for so many of us who attended. It's clear that people dedicated to working with and caring for individuals in any or all of the many diverse communities in Connecticut are hungry for ways to reach and influence those they are trying to help. Participants told us again and again about their wish to collaborate locally and statewide to develop networks and share strategies that will lead to increased understanding and better outcomes. We are considering our agency's best role in supporting and nurturing the development of those collaborations, and we welcome your input! In addition to our usual bounty of consumer information -- this month it's medication safety, fraudulent mobile data charges, and fraud alerts for protecting your credit -- on Page 4 we introduce CAT bulletins -- a new tool we are using to share highly relevant consumer protection news with non-English speaking communities. You can request copies of any or all of these by email, too.



All the best,

Bill Rubenstein

Many AT&T Customers Will Get Refunds for Unfair “Cramming” Charges

The Federal Trade Commission (FTC) recently reached a settlement with AT&T regarding unauthorized third-party charges that were added to mobile phone bills for premium SMS services, like text message subscriptions for horoscopes, sports updates and celebrity gossip.

The FTC, Federal Communications Commission, Connecticut’s Attorney General and other Attorneys General nationwide who are part of the settlement alleged that AT&T added third-party charges to mobile phone bills without customers’ consent, a practice known as “mobile cramming.”

These charges, typically \$9.99 per month, were added to consumers’ monthly bills for services provided by a third-party.

The \$105 million global settlement provides refunds for affected consumers and monetary payments to participating states. The settlement also prohibits AT&T from engaging in such activity in the future.

You can submit a claim if you were an AT&T customer after January 1, 2009. Consumers will need to certify that the information provided is correct and that the charges were unauthorized. There are no other criteria.

If you are due a refund, you need either the AT&T billing account number or mobile phone number for the affected account. Complete the form online at:
<https://www.ftcsettlementatt.com/en/Claim>

Or you may print and mail the form at:
<https://www.ftcsettlementatt.com/Content/Documents/Claim%20Form.pdf>

Refund claims must be submitted no later than May 1, 2015. More information is at www.FTC.gov/ATT.

A Risky Mix: Nutritional Supplements & Medicine Not Always Compatible

If you take prescription or over-the-counter (OTC) medications, do you take also vitamins, minerals, or other dietary supplements? You should know that there could be dangers in mixing medications and dietary supplements. Some supplements may increase the effect of your medication, and others may decrease it.

Certain dietary supplements can change absorption, metabolism, or excretion of a medication and therefore affect its potency. You may be getting either too much or too little of a medication you need.

Consequently, combining dietary supplements and medications could have dangerous and even life-threatening effects.

For example, drugs for HIV/AIDS, heart disease, depression, treatments for organ transplants, and birth control pills are less effective when taken with the herbal supplement St. John’s Wort. Warfarin (a prescription blood thinner), ginkgo biloba (an herbal supplement), aspirin and vitamin E supplements can each thin the blood. Taking any of these together increases the potential for internal bleeding or stroke.

Some consumers may believe that so-called “natural” products, such as herbal supplements or fish oil, can’t hurt them. But natural does not always mean safe. Many weight loss products claim to be “all-natural” or “herbal,” but their ingredients may interact with medications or may be dangerous for people with certain medical conditions.

Children are especially at risk of being harmed by taking both supplements and medicines. Children’s metabolisms are unique in that at different ages, they metabolize substances at different rates. So for kids, taking dietary supplements on top of medications is especially risky.

Some supplements can interact in a harmful way with medications you need to take before, after, or during surgery. Your health care professional may ask you to stop taking dietary supplements two or three weeks before the procedure to avoid potentially dangerous changes in heart rate, blood pressure, or bleeding risk.

Women who are pregnant or breastfeeding may want to discuss any dietary supplements with their health care professional.

The bottom line: before you take any dietary supplement or medication—over-the-counter or prescription—discuss it with your health care professional. At every office visit, bring a list of all the dietary supplements and medications you currently take. Include the dosages and how many times a day you take them. Or, just bring your supplements and medications in a bag to your medical visits or your pharmacists.



True or False?

The largest-size box of a commodity item like cereal always costs less in terms of unit price. **True or False?**

 **UCONN** | SCHOOL OF LAW

Small Claims Workshop!
Thursday, November 13 @ 6:00 p.m.
UConn Law Campus, Starr Building, 2nd Fl. Reading Rm.
[More info here](#)

Fraud ALERTS -- When a Credit Freeze isn't enough

As we described last month, if data breaches or some other loss of your personal data have you worried that your credit accounts are vulnerable, a credit freeze, also known as a security freeze, lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your file, they may not extend the credit. In short, a credit freeze locks down your credit.

There is another step you can take if you are particularly concerned that your personal information might be used -- it's a "fraud alert." A fraud alert allows creditors or potential creditors to get a copy of your credit report -- as long as they take steps to verify your identity. Fraud alerts may be effective at stopping someone from opening new credit accounts in your name, but they don't necessarily prevent the misuse of your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

There are three types of fraud alerts:

The [Initial Fraud Alert](#) is an option if you're concerned about identity theft, but aren't a victim of fraud yet. This alert will protect your credit from unverified access for at least 90 days. You may want to place a fraud alert on your file if your wallet, Social Security card, or other personal, financial or account information are lost or stolen, or if recent data breaches are causing you excessive worry.

An [Extended Fraud Alert](#) is one tool among several that are available to actual fraud victims who have lost money through identity theft? An extended fraud alert protects victims' credit for seven years while they assess the damage and rebuild their good credit.

The [Active Duty Military Alert](#) is available to military personnel who want to protect their credit while deployed. This fraud alert lasts for one year.

Fraud alerts are free. To place a fraud alert on your credit reports, contact any **one** of the nationwide credit reporting companies below and provide proof of your identity. The company you call must tell the other credit reporting companies; they, in turn, will place an alert on their versions of your report.

Equifax 1-800-525-6285
Experian 1-888-397-3742
TransUnion 1-800-680-7289

Cross-Cultural Communication, *continued from page 1*



The event yielded insights too numerous to catalog, but luckily, the Connecticut Network (CT-N) taped a portion of the day, available on-demand [at this link](#). A longer video program is in the works and will hopefully be added to the Department of Consumer Protection's website soon. The following is just a small sample of information shared with participants:

A panel titled "Know Your Audience" explored various cultural assumptions and "scripts" that even the best-intentioned people (including communicators, program staff and caseworkers), unknowingly use to reinforce and sustain unfair or unhelpful cultural bias.

"Hyper-diversity" is a new term that describes the constantly blurring, blending and changing cultural makeup of America's population; it's simply no longer relevant to try to "group" or "classify" audiences or clients using traditional race and ethnic categories. These are greatly insufficient descriptors.

Existing within immigrant and ethnic communities are organizations that are not necessarily visible to those outside the community, but which hold special importance and prominence to community members. Such informal organizations can be excellent partners and sources of information for "outsiders." In order to build connections within a community, you might find and establish contacts within the alumni association of a university from their country of origin; you may learn that a summer youth camp is being run by the major religious organization in the community; or you might find that the local community center offers workshops for residents. Other ways to connect within a community are to eat at neighborhood restaurants, visit local grocery stores and read bulletin boards. Talk to people in the community and ask everyone who they go to for various types of problems. Call the newspapers that serve that community and ask the editors for names of community leaders and contacts.

Finally, every individual and every group has more than one social identity -- more than one "community" that they identify with, and these may or may not involve ethnicity or language. As parents, students, men, women, teenagers, club members, athletes, musicians, or employees, people respond to messages that they socially identify with. These identities must be considered in order to craft messages that resonate.

Simply said, the symposium overflowed with insight, ideas and strategies!

New CAT Bulletins Will Bring Consumer Information into Non-English Speaking Communities across Connecticut

When Chief of Education and Outreach Catherine Blinder joined the Department in January, she began reaching out to residents of numerous non-English speaking communities to discover the type and sources of consumer information they had, what information they needed, and what consumer problems or scams might be affecting these communities. It was at this point she learned of the confusion and difficulty some residents were experiencing with third-party energy options. Without additional information and explanation, some community members saw their electricity costs spike well above going rates, wreaking havoc on already slim household budgets. Most were unaware that they could revert back to Standard Service, or lacked the information needed to do so.

What developed next was a plan to identify other consumer matters that are proving difficult or confusing within immigrant and refugee communities, and to produce a number of easy-to-read "CAT Bulletins"(Compare/Ask questions/Take your time), that offer consumer information and solutions. We are now working with various community leaders to develop the distribution systems that will get these Bulletins into the hands of community members dependably and efficiently.

The text of the first CAT Bulletin (below) was translated into French, Haitian Creole, Arabic, Chinese, Hindi, Portuguese, Spanish, Karen, Nepali, Polish, and Vietnamese. The printed versions include images from actual electricity bills to show readers how to find their current electrical rate. The information is helpful to *anyone* who wants to learn more about their rights and options when it comes to electricity providers! To receive CAT Bulletins (English and/or other languages), or to suggest community leaders who can help distribute the Bulletins, please email catherine.blinder@ct.gov

CAT Bulletin #1: You and Your Electricity Supply Company

You have a choice about electricity. You can either buy your electricity from Connecticut Light and Power (CL&P) or from United Illuminating (UI), which is called Standard Service, or you can buy it from an Alternative Electric Supplier. You will always get the bill from CL&P [or from UI], because they deliver the electricity to you, but the amount you use will either be supplied by CL&P [UI] or an Alternative Electric Supplier.

HERE'S WHAT YOU SHOULD KNOW IF YOU SIGNED UP FOR ALTERNATIVE ELECTRIC SUPPLIER IN THE LAST YEAR:

- These Alternative Electric Suppliers may offer you a better rate to begin with, but the better rates may be temporary and then prices may get very high quickly. You may end up paying much more over time. Ask if the price is fixed or variable (will change monthly), if fixed, ask for how long.
- Ask about the length of the contract. Ask if it will automatically renew. Ask how much notice you have to give if you choose not to renew.
- You do not have to change to an Alternative Electric Supplier. You can stay with CL&P or UI Standard Service if you have not switched, or you can return to CL&P or UI Standard Service if you have switched. There may be a cancellation fee (ask how much that fee is) to return to Standard Service if you have switched to an Alternative Electric Supplier.
- The best way to compare CL&P or UI Standard Service rates to offers from Alternative Electric Suppliers is on the website EnergizeCT.com or by calling 1-877-WISE-USE (1-877-947-3873). Ask for all of the terms.
- Do not feel pressured to buy from someone who calls you or comes to your door. Tell them you will call them back if you are interested after you compare their offer to Standard Service or offers from other Companies.
- CL&P, UI and all Alternative Electric Suppliers are required to wear identifying badges when they come to your door. Do not buy anything from someone who does not identify themselves and their company. Ask to see their identification.
- Read your bill to see the rate you are paying. Compare rates from CL&P or UI Standard Service to the rate you are being charged if you switched to an Alternative Electric Supplier.

The standard service rate through December 31, 2014 is 9.99 cents. To return to Standard Service, in the Hartford/Meriden area, call 860-947-2000. (In other parts of the state, call 800-286-2000.) To return to UI standard service, call 800-722-5584. Let them know you would like to return to Standard Service, and have your bill with you so you can give them your account number.

True or False? Answer

The answer is False. The unit price on a bigger box of cereal or other item is **not always** the best buy. Marketers rely on shoppers' misperception that buying in bulk always saves money, and often will purposely charge a little more per unit on a larger box. Check prices AND unit prices carefully every time you shop.