



The Informed Consumer

Consumer Affairs Branch e-newsletter
Fairfax County Department of Cable and Consumer Services

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Know Before You Owe: Paying for College

Through an initiative of the Consumer Financial Protection Bureau and the US Department of Education, more than 500 colleges and universities, enrolling more than 2.5 million undergraduate students (thirteen percent of all undergrads), have committed to adopting the Financial Aid Shopping Sheet during the 2013-2014 school year.

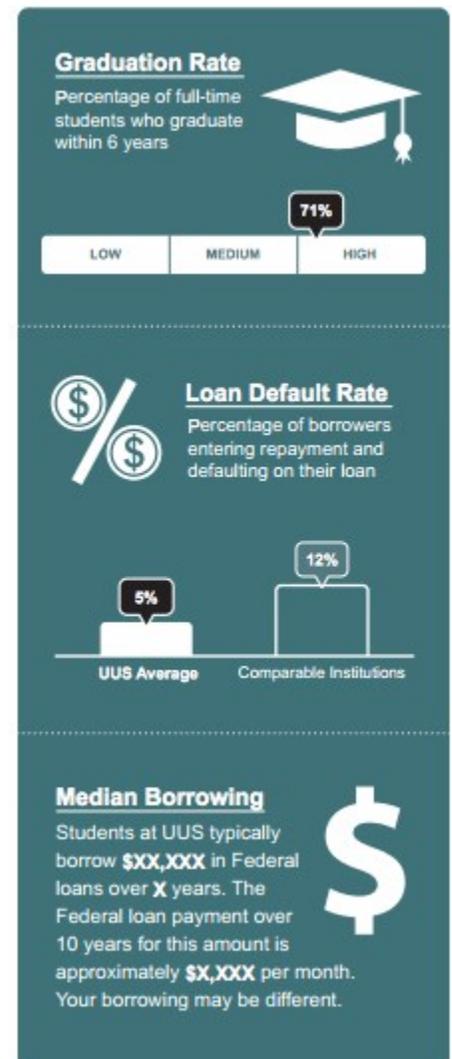
The adoption of the Financial Aid Shopping Sheet is a big win for students already attending these institutions and those who are considering enrolling. The Shopping Sheet provides a standardized award letter allowing students to easily compare financial aid packages and make informed decisions on where to attend college.

Students and their families now have a clear, concise way to see the cost of a particular school.

The Shopping Sheet will standardize key financial factors, making it easier to comparison shop and provide students with essential information including:

- How much one year of school will cost;
- Financial aid options to pay this cost, with a clear differentiation between grants and scholarships, which do not have to be repaid, and loans, which do;
- The net costs after grants and scholarships are taken into account;
- Vital information about student results, including comparative information about default rates, graduation rates, and median debt levels for the school;
- And potential monthly payments for the federal student loans the typical student would owe after graduation.

For more information about The Shopping Sheet, please visit www.consumerfinance.gov. or www.ed.gov.



An example of the easy-to-read information on the Shopping Sheet

- Visit Consumer Central:**
- File a Complaint Online
 - Tenant-Landlord Handbook
 - Consumer Protection Commission (CPC)
 - Tenant-Landlord Commission (TLC)
 - Property Owners' and Condominium Association Resources
 - Consumer Focus
 - Your Community, Your Call

Protect Yourself from Medical Identity Theft

A thief may use your name or health insurance numbers to see a doctor, get prescription drugs, file claims with your insurance provider, or get other care. If the thief's health information is mixed with yours, your treatment, insurance and payment records, and credit report may be affected.

If you see signs of medical identity theft, order copies of your records and check for mistakes. You have the right to see your records and have mistakes corrected.

Detecting Medical Identity Theft

Read your medical and insurance statements regularly and completely. They can show warning signs of identity theft. Read the Explanation of Benefits (EOB) statement or Medicare Summary Notice that your health plan sends after treatment. Check 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 signs of medical identity theft include:

- 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 the benefit limit
- a denial of insurance because your medical records show a condition you don't have.

Learn more about repairing other damage caused by identity theft.

Protecting Your Medical Information

Be wary if someone offers you "free" health services or products, but requires you to provide your health plan ID number. Medical identity thieves may pretend to work for an insurance company, doctors' offices, clinic, or pharmacy to try to trick you into revealing sensitive information.

Don't share information by phone or email unless you initiated the contact and know who you're dealing with.

Keep copies of your medical and health insurance records in a safe place. Shred outdated health insurance forms, prescription and physician statements, and the labels from prescription bottles before you throw them out.

If you decide to share your information online, look for a lock icon on the browser's status bar or a URL that begins "https:" the "s" is for secure.

Get Copies of Your Medical Records.

If you know a thief used your medical information, get copies of your records. Federal law gives you the right to know what's in your medical files. Check them for errors. Contact each doctor, clinic, hospital, pharmacy, laboratory, health plan, and location where a thief may have used your information. For example, if a thief got a prescription in your name, ask for records from the health care provider who wrote the prescription and the pharmacy that filled it.

You may need to pay for copies of your records. If you know when the thief used your information, ask for records from just that time. Keep copies of your postal and email correspondence, and a record of your phone calls, conversations and activities with your health plan and medical providers.

A provider might refuse to give you copies of your medical or billing records because it thinks that would violate the identity thief's privacy rights. The fact is, you have the right to know what's in your file. If a provider denies your request for your records, you have a right to appeal. Contact the person the provider lists in its Notice of Privacy Practices, the patient representative, or the ombudsman. Explain the situation and ask for your file. If the provider refuses to provide your records within 30 days of your written request, you may complain to the U.S. Department of Health and Human Services' Office for Civil Rights.

Need Advice?

Ask an Investigator

Investigators are available Monday through Friday from 8:00 a.m. to 4:30 p.m. for walk-in assistance and advice. Call 703-222-8435 TTY: 711 or submit a question via e-mail consumer@fairfaxcounty.gov.

File A Complaint

File a complaint online or request a complaint form in the mail.

Search Complaint History

Research the complaint history of a company prior to completing a transaction.

Visit Us in South County

An investigator is available each Wednesday for advice at Access Fairfax in the South County Government Center:

8350 Richmond Highway
Suite 125
Alexandria, VA 22309

In the Spotlight

Your Community, Your Call

Consumer Affairs Branch

12000 Government Center
Parkway, Suite 433
Fairfax, VA 22035
Phone: 703-222-8435
Fax: 703-324-3900
consumer@fairfaxcounty.gov
Visit Our Website



Find us on
Facebook

10 Ways to Avoid Fraud

Scam artists in the U.S. and around the world defraud millions of people each year. They use the phone, email, postal mail, and the internet to trick you into sending money or giving out personal information. Here are 10 things you can do — or not — to stop a scam.

WHAT TO DO

1. Know who you're dealing with.

Try to find a seller's physical address (not a P.O. Box) and phone number. With internet phone services and other web-based technologies, it's tough to tell where someone is calling from. Do an online search for the company name and website, and look for reviews. If people report negative experiences, you'll have to decide if the offer is worth the risk.

2. Know that wiring money is like sending cash.

Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers, to sellers who **insist** on wire transfers for payment, or to anyone who claims to be a relative or friend in an emergency and wants to keep the request a secret.

3. Read your monthly statements.

Scammers steal account information and then run up charges or commit crimes in your name. If you see charges you don't recognize, contact your bank immediately.

4. After a disaster, give only to established charities.

In the aftermath of a disaster, give to an established charity, rather than one that has sprung up overnight. Pop-up charities probably don't have the infrastructure to get help to the affected areas or people. For more donating tips, check out ftc.gov/charityfraud.

5. Talk to your doctor before you buy health products or treatments.

Ask about research that supports a product's claims — and possible risks or side effects. In addition, buy prescription drugs only from licensed U.S. pharmacies. Learn more about buying health products online.

6. Remember there's no sure thing in investing.

If someone contacts you with low-risk, high-return investment opportunities, stay away. When you hear pitches that insist you act now, that guarantee big profits, that promise little or no financial risk, or that demand that you send cash immediately, report them.

WHAT NOT TO DO

7. Don't send money to someone you don't know.

It's best to do business with sites you know and trust. If you buy items through an online auction, consider using a payment option that provides protection, like a credit card.

8. Don't agree to deposit a check and wire money back.

By law, banks have to make funds from deposited checks available within days, but uncovering a fake check can take weeks. You're responsible for the checks you deposit: If a check turns out to be a fake, you're responsible for paying back the bank.

9. Don't reply to messages asking for personal or financial information.

It doesn't matter whether the message comes as an email, phone call, text message, or an ad. Don't click on links or call phone numbers included in a message that could be phishing.

10. Don't play a foreign lottery.

It's illegal to play a foreign lottery. And yet messages that tout your chances of winning a foreign lottery, or messages that claim you've already won, can be tempting. Inevitably, you have to pay "taxes," "fees," or "customs duties" to collect your prize. If you must send money to collect, you haven't won anything. And if you send any money, you will lose it. You won't get any money back, either, regardless of promises or guarantees.

For more information on how to avoid fraud, visit consumer.ftc.gov.

Educational Resources at Your Fingertips

Becoming a new homeowner or condominium association board member is an exciting challenge. Obtaining education about the new position will make the job much easier. There are several resources available to increase your knowledge about the business of managing your community. New and current board members are encouraged to seek out these resources.

Legal and Management Resources

If your association has a an attorney and/or management firm this is a great opportunity to inquire about orientation or training opportunities offered to clients. Many firms will conduct new board orientation as a part of the services provided. Other firms offer monthly or quarterly training opportunities on a variety of topics related to managing your community. Make sure that the current board members are on available subscriber lists to ensure that the board is receiving this valuable information.

Washington Metropolitan Chapter Community Associations Institute (WMCCAI)

WMCCAI serves the educational, business, and networking needs of the community association industry. Members receive a monthly publication called the *Quorum*, which is a collection of articles written by industry professionals on a variety of topics of interest to community associations. Educational training opportunities are available throughout the year including a volunteer leader favorite *The Essentials of Community Association Volunteer Leadership*. Books, articles, and other timely information and proven resources are available that will make your job easier. Contact WMCCAI to find out more at 703-750-3644 or visit their website at www.caidc.org.

Fairfax County Homeowner and Condominium Association Liaison

The Fairfax County Homeowner and Condominium Association Liaison is your one-stop resource for a host of information about resources that can help you to be successful in your new role. Feel free to contact the Liaison at 703-324-3218 with your questions or concerns or to find out about upcoming educational opportunities. Visit our Homeowner and Condominium Association Web page for additional resources and information.

Your Community, Your Call

View the most recent *Your Community, Your Call, **Avoiding Meeting Mayhem*** on Mondays at 8 p.m. on Fairfax County Government Channel 16 or on Video on Demand. Brendan P. Bunn, attorney with Chadwick, Washington, Moriarty, Elmore & Bunn and Donna Newman, VP of CFM Management Services joined Michelle Thompson to discuss how to conduct more effective meetings. The next live edition of *Your Community, Your Call— **What's On Your Mind?*** will be on Tuesday, May 21, 2013 at 7 p.m. Marla Diaz, attorney with Whiteford, Taylor & Preston, LLP and Betsy Johns, Partner/CFO, PCAM with National Realty Partners will join Michelle Thompson to respond to any and all questions regarding living in and managing a homeowners' or condominium association. During the show, call in your questions at 703-818-1445 or email us at ycyc@fairfaxcounty.gov. If you are unable to join the live program, you can email your questions ahead of time to ycyc@fairfaxcounty.gov.

Join Our Subscriber List

Have there been changes to the point of contact for your association? If you would like to continue to receive news and information for your community, please subscribe or send changes to ycyc@fairfaxcounty.gov.