



Consumer Issues Impacting Seniors

Alisa Bralove-Scherr

Deputy Director, Mediation Unit

Consumer Protection Division

abralove@oag.state.md.us

Presentation to Prince George's County Council

June 24, 2021



Maryland Office of the Attorney General

Consumer Protection Division

- The Mediation Unit mediates complaints against businesses and landlords. You can also contact us to check the complaint history of a business, find out whether something is a scam, or report a scam.
- The Health Education and Advocacy Unit mediates billing disputes with health care providers plus coverage or billing disputes with your health insurance company. We also handle problems with medical equipment, such as wheelchairs, glasses, and hearing aids.



Robocalls – More than an Annoyance

- Scare and Steal – threats of arrest, lawsuits, turning off utilities, etc.
- Tempt and Take – offering something of dubious value, like an auto warranty.



Common scams

- Grandparent scam
- Romance scams
- Internet purchase scams
- Imposter scams often involving government agencies (IRS, Medicare, etc.) or a utility company.



Telltale Signs of a Scam

- You are asked to WIRE MONEY to someone you don't know.
- You are asked to buy a PRE-PAID DEBIT or GIFT CARD and give the numbers off the back.
- You are asked to PAY TAXES or UP-FRONT FEES to claim a prize.
- You are asked to provide PERSONAL INFORMATION by phone, email, or text and you didn't initiate the contact.



Protect Yourself Against Scams

- Don't respond to calls or texts from unfamiliar phone numbers.
- Don't click on links in emails and texts; they might be malicious.
- Don't provide your personal information to unknown sources.
- If something doesn't feel right, talk to someone you trust before giving personal information or sending money.



Solar Panels

- Leases generally last 20 years
- If you sell your house, you either pay an expensive buy-out fee, or get the new owner to take over the lease
- Savings are often not as good as the salesperson said
- Not all lenders are willing to refinance a mortgage when there's a solar panel lease



Timeshare and Vacation Clubs

- High maintenance fees
- Rarely as easy to use as the salesperson said
- Like buying a home, the ownership passes to your heirs
- Your health/desire to travel may change
- Selling a timeshare can be difficult and timeshare resell scams are prevalent



How to contact the Consumer Protection Division

- **Consumer hotline for disputes with businesses or landlords:**

410-528-8662 or 888-743-0023 toll-free

consumer@oag.state.md.us

- **Medical billing/health insurance problems/health scams:**

410-528-1840 or 877-261-8807 toll-free

heau@oag.state.md.us

- **Identity Theft:**

410-576-6491

idtheft@oag.state.md.us

En español:

410-230-1712



File a complaint at
www.marylandattorneygeneral.gov

