

Consumer Protection in Alaska in 2018



**CONSUMER FORUM
MARCH 6, 2018**

**CYNTHIA FRANKLIN
ASSISTANT ATTORNEY GENERAL**

When We Think of Fraud . . .



wiseGEEK

What is Consumer Protection Law?

Consider commercial transactions on a continuum



Normal
Contract for
Goods or
Services

Deceptive
Trade
Practices

Criminal
(Theft)

The Alaska Consumer Protection Act



- **AS 45.50.471**
 - Currently 57 types of violations
 - Some general, such as (11), “engaging in any other conduct creating a likelihood of confusion or of misunderstanding and which misleads, deceives, or damages a buyer or competitor in connection with the sale or advertisement of goods and services
 - Some specific, such as (54), counterfeiting authentic Alaska Native Art identifications seals as set forth in AS 45.65.055
 - Violations subject to mandatory civil penalties of \$100-\$25,000 per violation and potential injunctive relief

The AG's Role in Consumer Protection

http://www.law.alaska.gov/department/civil/consumer/cpindex.html

File Edit View Favorites Tools Help

IRIS Portal Division of Fin... Symantec eDiscovery Plat... Alaska State Legislature FIC Consumer Information F... Department of Law Intran... Suggested Sites State of Alaska

Home About Us **Consumer Protection** Law Resources Criminal Justice Employment Opportunities

Consumer Home **FILE A COMPLAINT** Consumer Alerts Press Releases Publications & Forms

Department of Law » Consumer Protection

Welcome to the Alaska Attorney General's consumer protection web site. The web site offers resources and information to help Alaskan consumers in making wise purchasing decisions and avoid becoming victims of consumer fraud. The site also includes information and forms for businesses and organizations ([telemarketers](#), [charitable organizations](#), [paid solicitors](#), and [sellers of business opportunities](#)) that are required to register with the Department before conducting business in the state.

To contact the Consumer Protection Unit, call 269-5200 or toll free from outside Anchorage at 1-888-576-2529.

NEWS & ALERTS

- **ALERT:** [Following Fatal House Fire, CPSC Warns Consumers To Stop Using LayZ Board Hoverboards](#)
- [Alaska Joins Emissions Fraud Settlement with Volkswagen](#)
- **ALERT:** [Alaska Joins Settlement with Moneygram](#)
- **ALERT:** [Alaska Joins National Settlement with HSBC over Mortgage Misconduct](#)

The Attorney General's Role in Consumer Protection

The Consumer Protection Unit of the Attorney General's Office investigates unfair or deceptive business practices and files legal actions on behalf of the State of Alaska to stop such practices. The Consumer Protection Unit also engages in informal mediation of consumer complaints, educates the public about consumer issues, proposes legislation and regulations regarding trade and business practices, enforces antitrust laws, and registers [telemarketers](#), [charitable organizations](#), [paid solicitors](#), and [sellers of business opportunities](#).

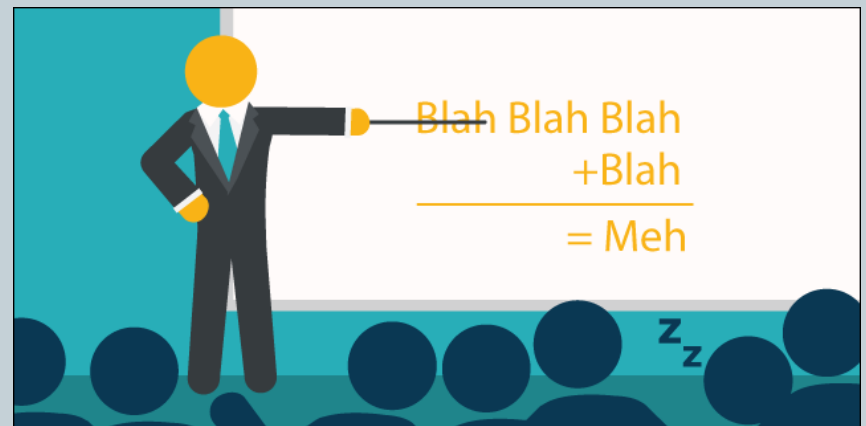
If you feel you have been the victim of an unfair or deceptive business practice, we encourage you to [file a consumer complaint](#). We are often able to resolve consumer disputes by notifying businesses of complaints and engaging in informal mediation. But the primary goal of the

TOPICS INDEX

- Alaska Consumer Laws
- Charities & Paid Solicitors
- CONSUMER COMPLAINTS**
- Consumer Resources
- Debt Collection
- Frauds & Scams
- Home Improvement
- ID Theft & Privacy
- Internet & Email
- Landlord & Tenant
- Mortgages, Loans & Credit
- Product Recalls
- Sellers of Business Opportunities
- Telemarketing
- Travel & Shopping
- Vehicles

Education of Consumers, Businesses and Other Consumer Protection Agencies and Non-Profits

- Part of the mission of the AG's consumer protection unit is education
- Maintain a website – please feel free to visit and comment or make suggestions
- Education includes notifying all parties of federal agencies which are also working on consumer protection
- Education can lead to discovery of businesses violating the act
- Scammers often get away with scamming because victims are embarrassed about getting taken



Examples of Pending Investigations

(Targets and Complainants confidential under AS 45.50.521)



Cars

Multi-States
Auto M'frs

Alaska
Dealer
Practices

Drugs

Multi-States
Big Pharma

Alaska
State harms
Pharma

Other

Multi-States
Privacy

Alaska
Cruise Ships
Native Art

Scams by General Type

Unexpected Money from Unexpected Source

Subject: A really worthy cause which you should be aware of

Subject: Nigerian Astronaut Wants To Come Home
Dr. Bakare Tunde
Astronautics Project Manager
National Space Research and Development Agency (NASRDA)
Plot 555
Misau Street
PMB 437
Garki, Abuja, FCT NIGERIA

Dear Mr. Sir,

REQUEST FOR ASSISTANCE-STRICTLY CONFIDENTIAL

I am Dr. Bakare Tunde, the cousin of Nigerian Astronaut, Air Force Major Abacha Tunde. He was the first African in space when he made a secret flight to the Salyut 6 space station in 1979. He was on a later Soviet spaceflight, Soyuz T-16Z to the secret Soviet military space station Salyut 8T in 1989. He was stranded there in 1990 when the Soviet Union was dissolved. His other Soviet crew members returned to earth on the Soyuz T-16Z, but his place was taken up by return cargo. There have been occasional Progrez supply flights to keep him going since that time. He is in good humor, but wants to come home.

In the 14-years since he has been on the station, he has accumulated flight pay and interest amounting to almost \$ 15,000,000 American Dollars. This is held in a trust at the Lagos National Savings and Trust Association. If we can obtain access to this money, we can place a down payment with the Russian Space Authorities him back to Earth. I am told this will cost \$ 3,000,000 American Dollars. In order to access assistance.

Consequently, my colleagues and I are willing to transfer the total amount to your account since we as civil servants are prohibited by the Code of Conduct Bureau (Civil Service L operating foreign accounts in our names.

Needless to say, the trust reposed on you at this juncture is enormous. In return, we have of the transferred sum, while 10 percent shall be set aside for incidental expenses (inter parties in the course of the transaction. You will be mandated to remit the balance 70 percent.

Kindly expedite action as we are behind schedule to enable us include downpayment in

Please acknowledge the receipt of this message via my direct number

Yours Sincerely, Dr. Bakare Tunde
Astronautics Project Manager

<http://www>



U.S. VESSEL
DOCUMENTATION

Phone: (800) 761-6763

Fax: (877) 564-1398

Web: www.uscgdocumentation.us
Email: info@uscgdocumentation.us

SCAM
ALERT!!

VESSEL RENEWAL COURTESY NOTICE

ATTENTION:

At this time, records indicate that your vessel's USCG Documentation is SET TO EXPIRE within **forty-five (45) days**. It is critical that the documentation be renewed on time, as the operation of a vessel without valid USCG Documentation could constitute a fine up to \$10,000, and additional fees per day until successfully Reinstated. 46 CFR 67.313

TO RENEW:

You may RENEW your vessel's USCG Documentation online at www.uscgdocumentation.us, or via phone at (866) 981-8783.

NOTICE:

To further ensure your vessel's documentation never lapses, you may also secure multiple yearlong RENEWALS at once, using the Advanced Payment option.

POTENTIAL PENALTIES FOR FALSE STATEMENTS OR REPRESENTATIONS BY OWNER OR REPRESENTATIVE: CIVIL, MONETARY, VESSEL FORFEITURE (46 USC 12151), FINE AND/OR IMPRISONMENT (18 USC 1001)

NOTICE OF WAGE GARNISHMENT AND LIEN INVESTIGATION REQUEST FOR IMMEDIATE ACTION - TIME SENSITIVE

FOLLOW UP NOTICE



Notice Date: 1/15/2015
File Number: RFIL01152015
Help Phone Number: 800-595-1592

Unexpected Bill from "Expected" Source

A follow up letter for [REDACTED]. A lien has been issued by the State of Mississippi, this letter is to notify you that a wage garnishment and/or tax lien investigation may follow.

You have previously been notified that the State of Mississippi has a lien in the amount of \$6,123 in the name of [REDACTED] on 1/3/15. That demand for payment has yet to be satisfied and as of 1/15/15 remains unpaid.

Provided by the Taxing Authority, this lien has been placed on all property and rights to property in the name of [REDACTED] for payment of taxes, additional penalties, interest and other

In your best interest to contact the Help Phone Number at 800-595-1592, reference file number RFIL01152015.

If you believe that this is an error or that you do not owe the amount recorded, call 800.316.3092 to have this verified. If your taxes have been paid, you can disregard this notice.

For Help, Call 800-595-1592 Today
Hours: Monday - Friday 6am - 6pm

Information obtained from public record sources. Rates and terms are subject to change without notice. This notice is not affiliated with any government agency and this offer is not being made or endorsed by the government. Not available in all states.

Expected Bill from "Expected" Source

Scams and Psychology



- “In general, consumers do not often complain even when dissatisfied with a purchase and rarely complain to third parties such as the government. . . . When confronted with a defective service or product, the two most common responses by consumers . . . is to (a) do nothing or (b) take private action such as quit purchasing the product or engage in negative word of mouth of the product.

- Dr. Anthony Pratkanis, Psychology Professor UCA- Santa Cruz

Scams and Psychology Take 2



How many times do you need
TO BE REMINDED?

“If it sounds too good to be
TRUE then it probably
IS.”





“It’s a civil matter, Ma’am”

Consider suggesting a
consumer complaint.

Consumer complaint is
a chance to report
conduct that does not
rise to the level of
criminal offense, but
may be deceptive or
misleading.



Contact Information



- Alaska Attorney General Consumer Protection Unit
 - (907) 269-5200
 - Cynthia.franklin@alaska.gov
 - Jonathan.clement@alaska.gov
 - Sheri.lopez@alaska.gov
 - <http://law.alaska.gov/departments/civil/consumer/cpindex.html>

ALASKA STATE COMMISSION FOR HUMAN RIGHTS

Marti Buscaglia
Executive Director



Office of the Governor
COMMISSION FOR HUMAN
RIGHTS

800 A Street, Suite 204
Anchorage, AK 99501

907.274.4692

www.humanrights.alaska.gov

WHO WE ARE

The Alaska State Commission for Human Rights is the state agency that enforces the Alaska Human Rights Law, AS 18.80.

The Commission consists of seven commissioners appointed by the Governor and confirmed by the Legislature.

The Commission employs a staff and maintains an office in Anchorage.

The Commission has statewide powers, and accepts and investigates complaints from individuals across all regions of the state.



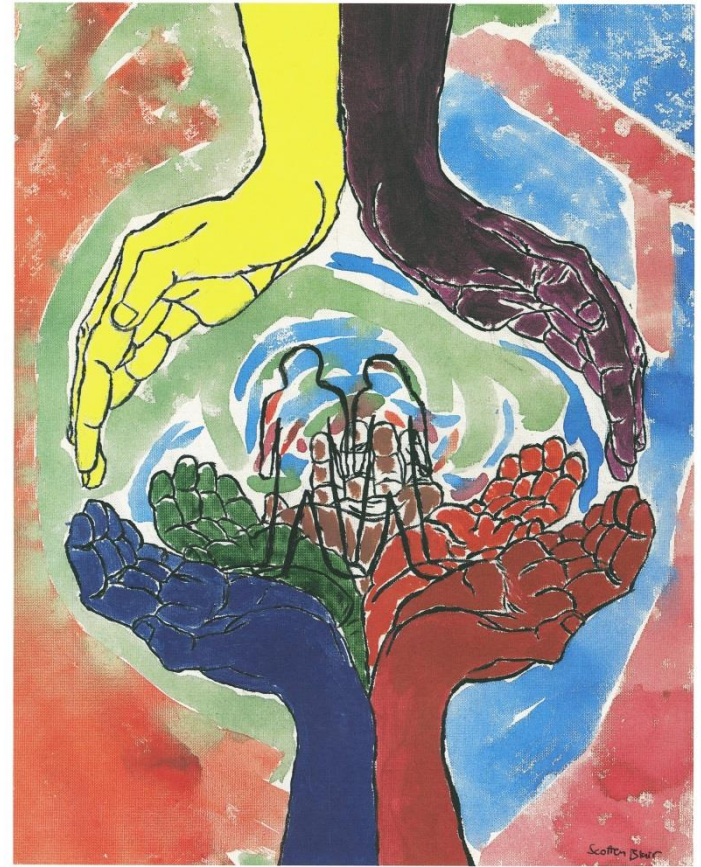
MISSION

To eliminate and prevent
discrimination for all Alaskans

VISION

An Alaska free of discrimination

SUPPORT HUMAN RIGHTS



END DISCRIMINATION IN ALASKA



ALASKA STATUTE 18.80

In Alaska, it is illegal to discriminate in:

- Employment
- Places of Public Accommodation
- Sale or Rental of Real Property
- Financing and Credit
- Practices by the State or its Political Subdivisions



ALASKA STATUTE 18.80

Because of:

- Race
- Color
- Religion
- Sex
- National Origin
- Physical or Mental Disability



And in some instances
because of:

- Age
- Marital Status
- Changes in Marital Status
- Pregnancy
- Parenthood



Filings by Basis

	Single	Multiple
Physical Disability	56	45
Race/Color	36	63
Sex	23	73
Age	29	45
Retaliation	5	57
Mental Disability	21	22
National Origin	2	24
Religion	14	7
Retaliation For Filing	10	7
Pregnancy	9	6
Parenthood	2	3
Marital Status	2	3
Change in Marital Status	0	1
Multiple Issues	154	
Total Filings	363	

Filings by Issue

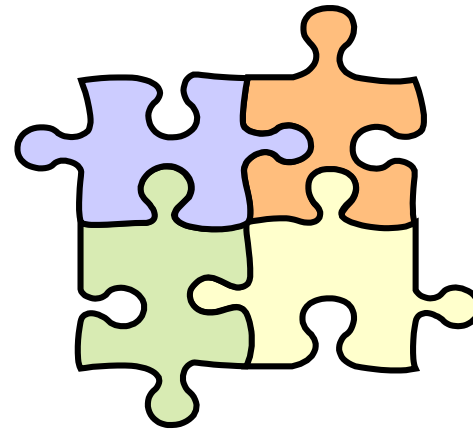
	Single	Multiple
Terms and Conditions	48	169
Fired	49	137
Harassment	3	45
Failure to Accommodate	12	35
Failure to Hire	21	7
Sexual Harassment	8	20
Other	4	12
Denied Service	6	6
Failure to Promote	2	7
Eviction	2	5
Demotion	1	5
Denied Credit	0	2
Failure to Rent	1	0
Failure to Dispatch	0	1
Multiple Issues	206	
Total Filings	363	



MEDIATION OPTION

Mediation is a free and entirely voluntary process to help parties resolve their differences and reach a mutually acceptable agreement that results in dismissal of the complaint.

- Confidential
- Efficient
- Equal voice in the resolution
- Parties decide their own terms
- More room for creative resolutions



HOW TO FILE A COMPLAINT?

- In person
- Telephone
- Mail
- Fax

WHEN TO FILE A COMPLAINT?

- Within 180 days of harm



Thank you!

Investigations:
800-478-4692
907-274-4692

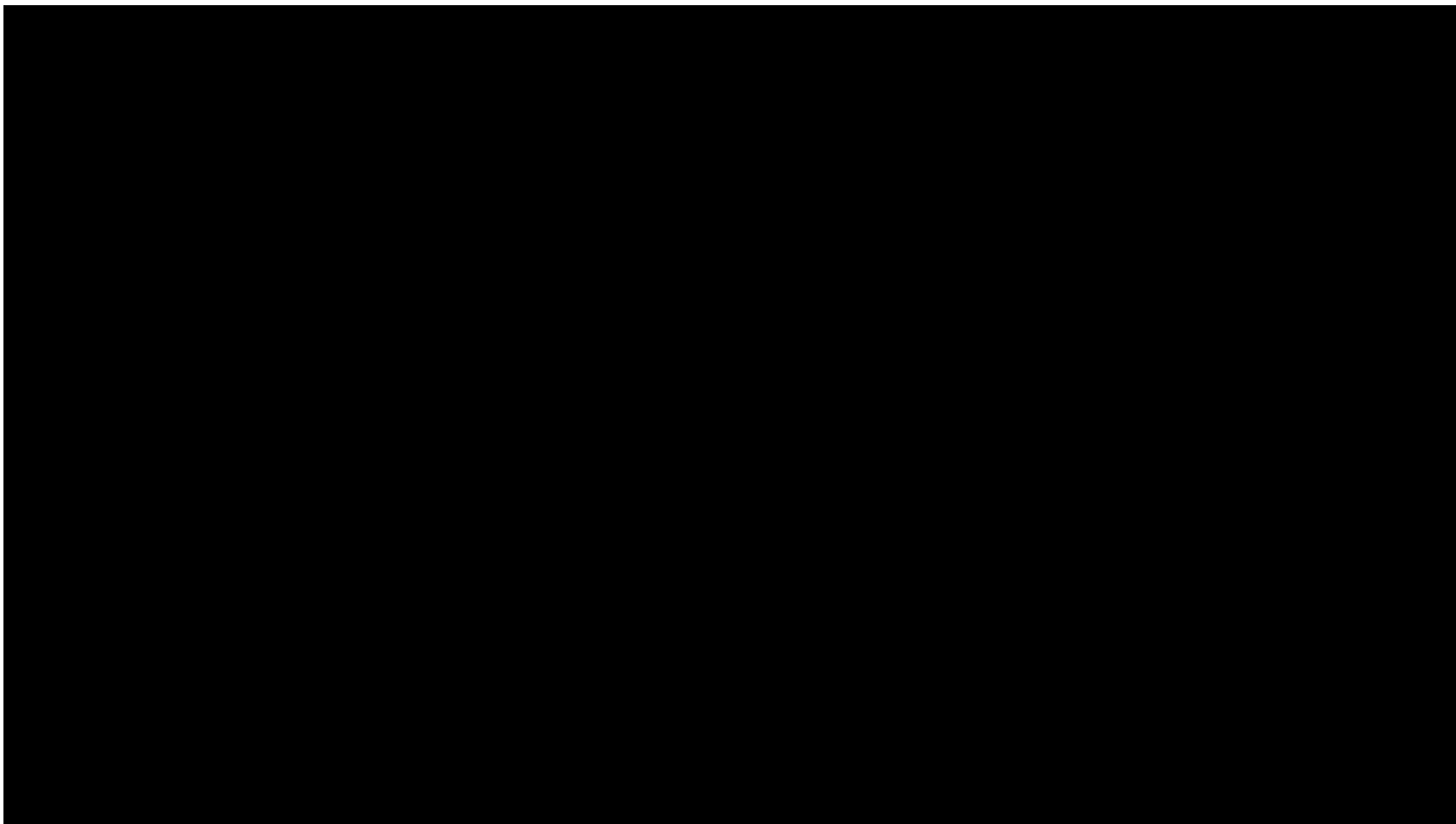
www.humanrights.alaska.gov

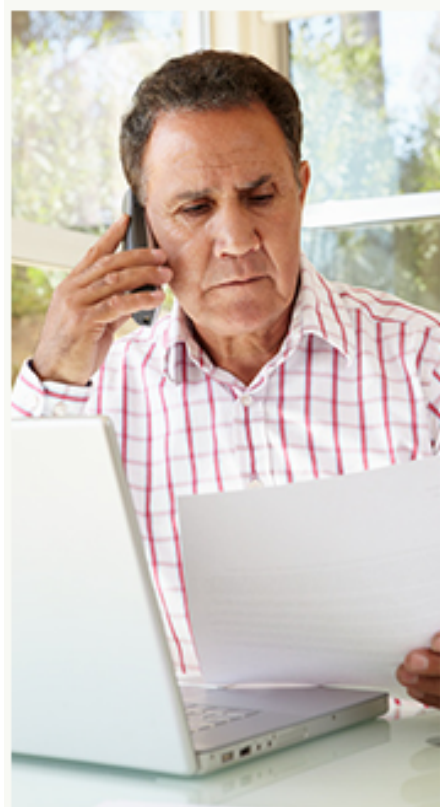


Frauds



Scams





IRS and Tax Scams

E-mail, Phishing and Malware Schemes involve emails which are designed to trick taxpayers into thinking these are official communications from the IRS or others in the tax industry, including tax software companies. The phishing schemes can ask taxpayers about a wide range of topics. E-mails can seek information related to refunds, filing status, confirming personal information, ordering transcripts and verifying PIN information.

IRS-Impersonation Telephone Scam is an aggressive and sophisticated phone scam targeting taxpayers, including recent immigrants. Callers claim to be employees of the IRS, but are not. These con artists can sound convincing when they call. They use fake names and bogus IRS identification badge numbers. Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation or suspension of a business or driver's license.



TIGTA

Treasury Inspector General for Tax Administration

Promoting integrity in the administration of Internal Revenue laws

Hotline
Important Notices
Recovery Act
Treasury | IRS

[Home](#) [About TIGTA](#) [Audit](#) [Investigations](#) [Inspections & Evaluations](#) [Publications](#) [Careers](#) [Contact](#)



- ▶ **LATEST IRS IMPERSONATION SCAM UPDATE: Do not use iTunes Gift Cards to pay your taxes...** [learn more.](#)
- ▶ If you believe you have been a victim of an IRS Impersonation Scam, [contact us.](#)
- ▶ View this [Public Service Announcement](#) video.
- ▶ Downloadable IRS Scam Files: [Warning Flyer](#), [5X8 Poster](#) & [11X17 Poster](#).
- ▶ TIGTA partners with the Department of Justice's Elder Justice Initiative, view [webinar](#).

Main

▶ **IRS Impersonation Scam Reporting**

Report Fraud, Waste, & Abuse

FAR Contractor Reporting

Whistleblower Retaliation Reporting



Subscribe to
Email Updates

Enter Email Address

IRS Impersonation Scam Reporting

If you believe you have been a victim of an IRS Impersonation Scam, please fill out the form below.

What kinds of things should you report?

Please read the [press release](#) describing IRS Impersonation Scams.

ONLINE FORM

Information regarding the IRS Impersonation Scam(s) you wish to report:

Date of Incident:

Did you suffer a financial loss? ☐ Yes ☐ No

If **Yes**, enter amount: \$

How did you pay the impersonator?

If **Other**, enter method:

Where did you go to make your payment?



▶ **IRS
Impersonation
Scam Reporting**

▶ **Report Fraud,
Waste, & Abuse**

▶ **Whistleblower
Retaliation
Reporting**

Steps to take if you become a victim

If you are a victim of identity theft, the Federal Trade Commission recommends these steps:

- File a complaint with the FTC at identitytheft.gov.
- Contact one of the three major credit bureaus to place a 'fraud alert' on your credit records:
 - Equifax, www.Equifax.com, 800-525-6285
 - Experian, www.Experian.com, 888-397-3742
 - TransUnion, www.TransUnion.com, 800-680-7289
- Contact your financial institutions, and close any financial or credit accounts opened without your permission or tampered with by identity thieves.

If your SSN is compromised and you know or suspect you are a victim of tax-related identity theft, the IRS recommends these additional steps:

- Respond immediately to any IRS notice; call the number provided.
- Complete IRS [Form 14039](https://www.irs.gov/efile/identity-theft-affidavit), Identity Theft Affidavit, if your efiled return rejects because of a duplicate filing under your SSN or you are instructed to do so. Use a fillable form at [IRS.gov](https://www.irs.gov), print, then attach the form to your return and mail according to instructions.

If you previously contacted the IRS and did not have a resolution, contact us for specialized assistance at 1-800-908-4490. We have teams available to assist.

Scam Alert: IRS Urges Taxpayers to Watch Out for Erroneous Refunds; Beware of Fake Calls to Return Money to a Collection Agency



These criminals have a new twist on an old scam. After stealing client data from tax professionals and filing fraudulent tax returns, these criminals use the taxpayers' real bank accounts for the deposit.

Thieves are then using various tactics to reclaim the refund from the taxpayers, and their versions of the scam may continue to evolve.



Sweetheart (Affinity) Scam

Millions of Americans use dating sites, social networking sites, and chat rooms to meet people. And many forge successful relationships. But scammers also use these sites to meet potential victims. They create fake profiles to build online relationships, and eventually convince people to send money in the name of love. Some even make wedding plans before disappearing with the money. An online love interest who asks for money is almost certainly a scam artist.

Source: *Federal Trade Commission*



Alaska Department of Law

Consumer Protection Unit



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Department of Law » Consumer Protection

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or toll free from outside Anchorage at 1-888-576-2529.**

NEWS & ALERTS

- **ALERT:** [Door-To-Door Paving Scam](#)
- **ALERT:** [Alaska State Trooper/Jury Service Scam](#)
- **ALERT:** [Federal Loan Cancellation for Former Students of Corinthian Colleges](#)

The Attorney General's Role
in Consumer Protection

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TOPICS INDEX

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Alaska Department of Law

Consumer Protection Unit

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Department of Law » Consumer Protection » Consumer Resources

Consumer Resources

This page provides information about agencies, organizations and information of interest to consumers.

Disclaimer: This page contains links to websites that are created and maintained by other organizations. The Alaska Attorney General's office does not necessarily endorse the views expressed nor guarantee the accuracy or completeness of any information presented on these sites.

Consumer Protection Agencies

Consumer Alerts
Do Not Call Lists
Internet Fraud

Information About Businesses
Product Safety

Banks and Financial Institutions

Alaska banks and financial institutions
Federal Savings and Loans

National Banks
National Credit Unions

Legal Resources

Alaska State and Federal Courts
Alaska Law Libraries and Legal Research

Alaska Lawyers and Non-profit Law Firms

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CONSUMER COMPLAINTS

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Questions?



DAVE GRANLUND © www.davegranlund.com

IRS-CI Supervisory Special Agent

James "Tony" Strother



CH2MHill Building

949 E 36th Avenue, Room 215-A

Anchorage, AK 99508

Desk: (907) 786-9726

Fax: (907) 786-9778



Medicare Information Office Anchorage Senior Activity Center

Nila Morgan

Certified Medicare Counselor

Medicare Fraud Educator

Medicare Minute Program Coordinator

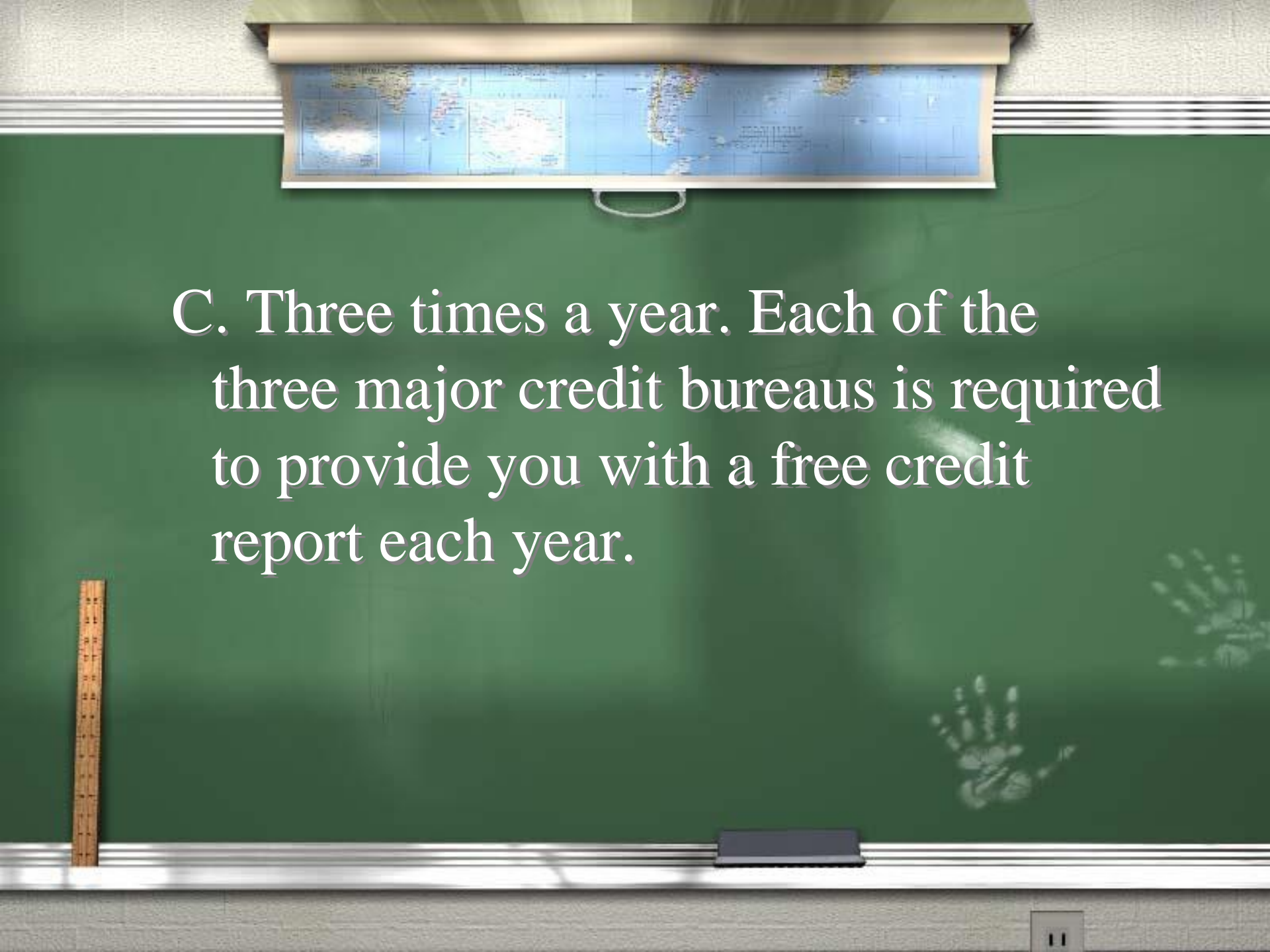
A green chalkboard with a world map in a frame at the top. A wooden ruler is on the left side. The text "ARE YOU SMARTER THAN A SCAM ARTIST? 2.0" is written in the center. There are some faint chalk marks on the right side of the board.

ARE YOU SMARTER
THAN A
SCAM ARTIST? 2.0

1.

Federal law entitles you to access
your credit report for free:

- A. Once a year
- B. Once a month
- C. Three times a year



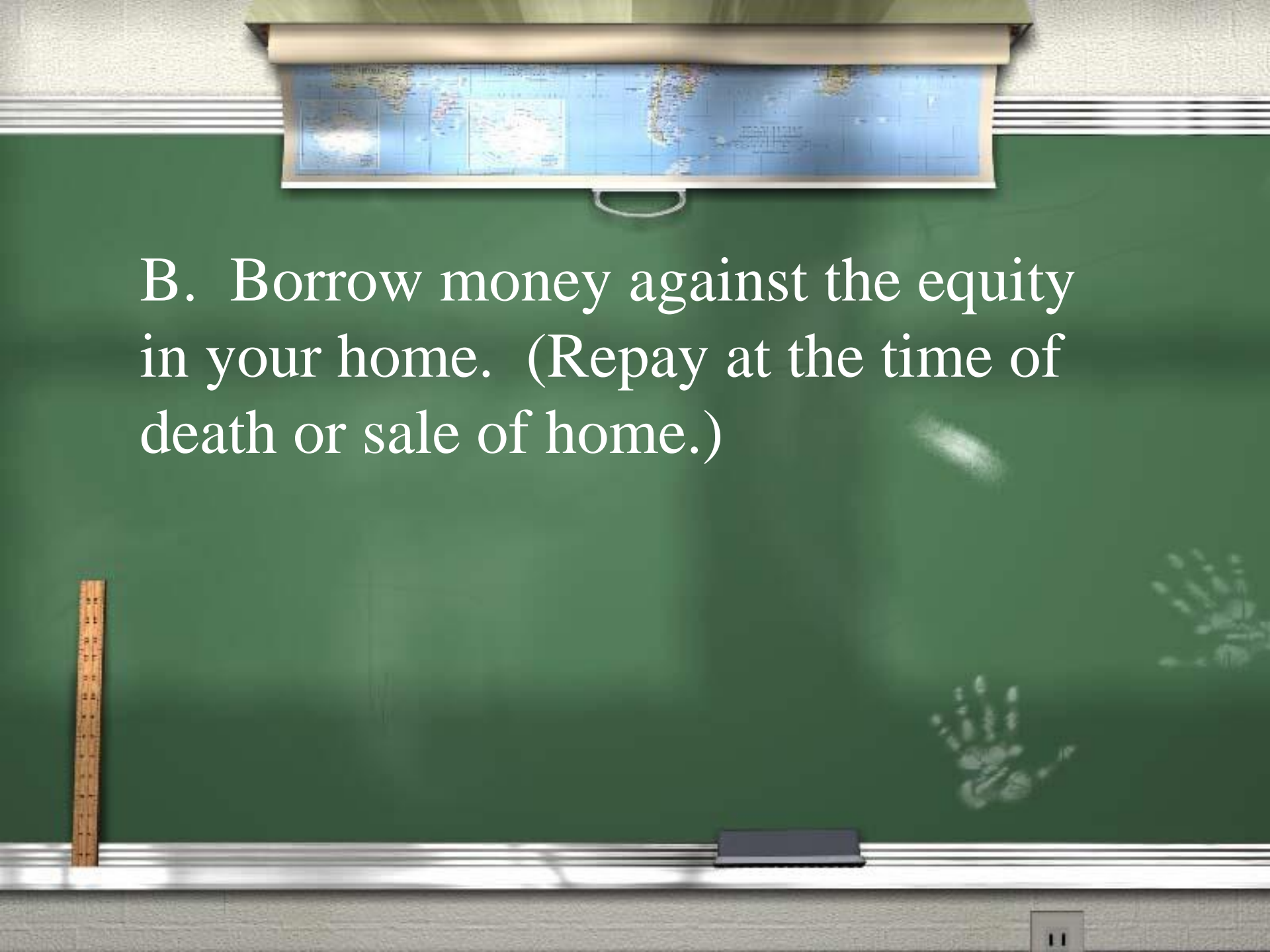
C. Three times a year. Each of the three major credit bureaus is required to provide you with a free credit report each year.

2.

A green chalkboard with a map of the United States at the top and a ruler on the left.

With a reverse mortgage, you:

- A. Cancel your mortgage and get your money back
- B. Borrow money against the equity in your home
- C. Live at the bank, and your banker lives in your house



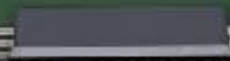
B. Borrow money against the equity in your home. (Repay at the time of death or sale of home.)

3.



How much money is believed to be lost to Medicare/Medicaid fraud and abuse each hour?

- A. \$5,000
- B. \$50,000
- C. \$100,000
- D. \$6.8 Million





D. Approximately \$6.8 Million

4.




Medicare Prescription Drug plans may call and email to market their plans to people with Medicare.

- A. False
- B. True







A. False. Medicare health and drug plans are not allowed to cold call, visit uninvited, or send emails.

5.



The best way to cut down on pre-approved credit card offers is to:

- 
- A. Respond to each company individually declining further offers.
 - B. Stop borrowing money: The companies will get the hint.
 - C. Opt out of all pre-approved offers.
- 
- 

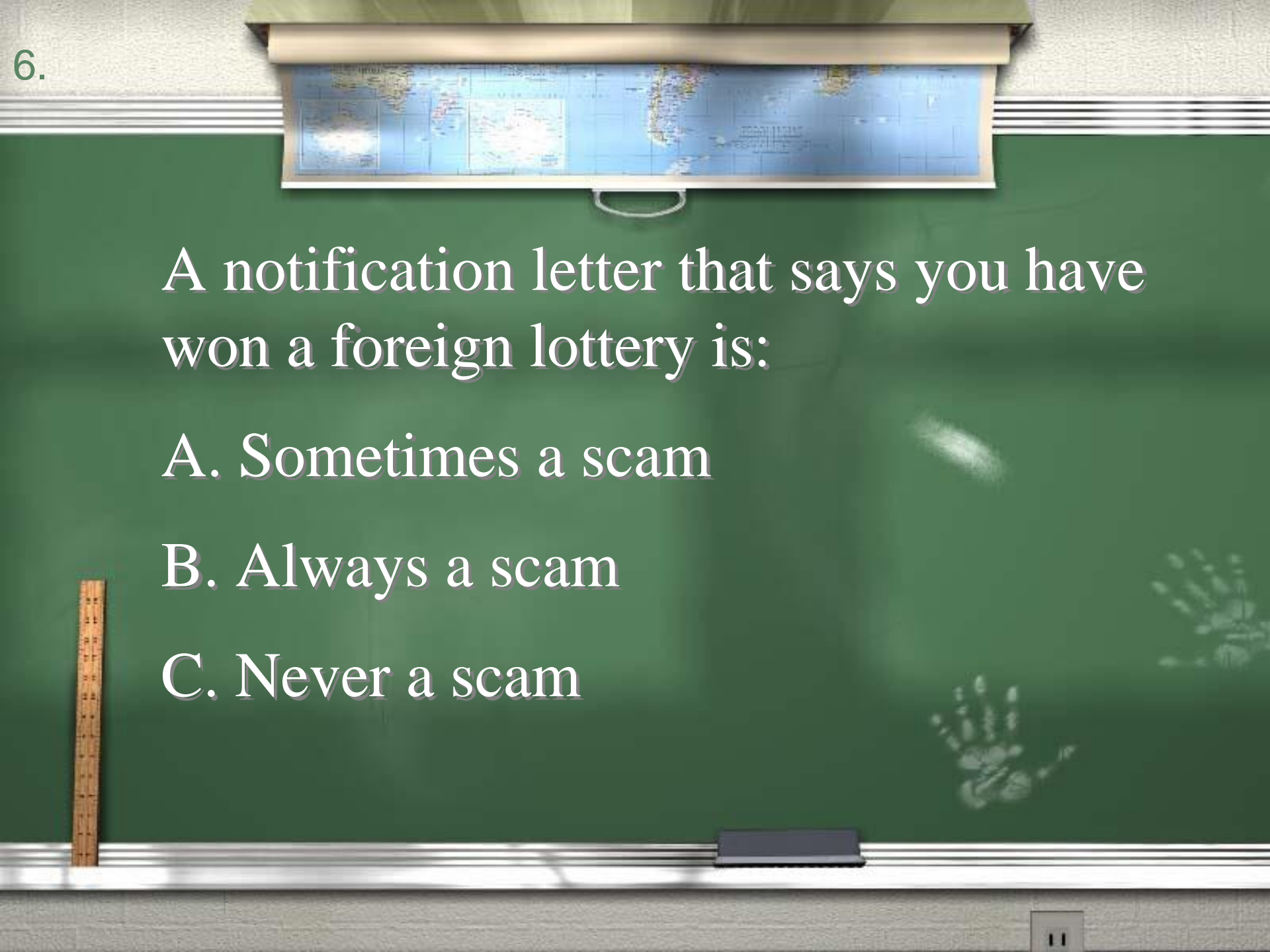


C. Opt out of all
pre-approved offers.

1-888-567-8688

Visit www.optoutprescreen.com

6.



A notification letter that says you have won a foreign lottery is:

A. Sometimes a scam

B. Always a scam

C. Never a scam



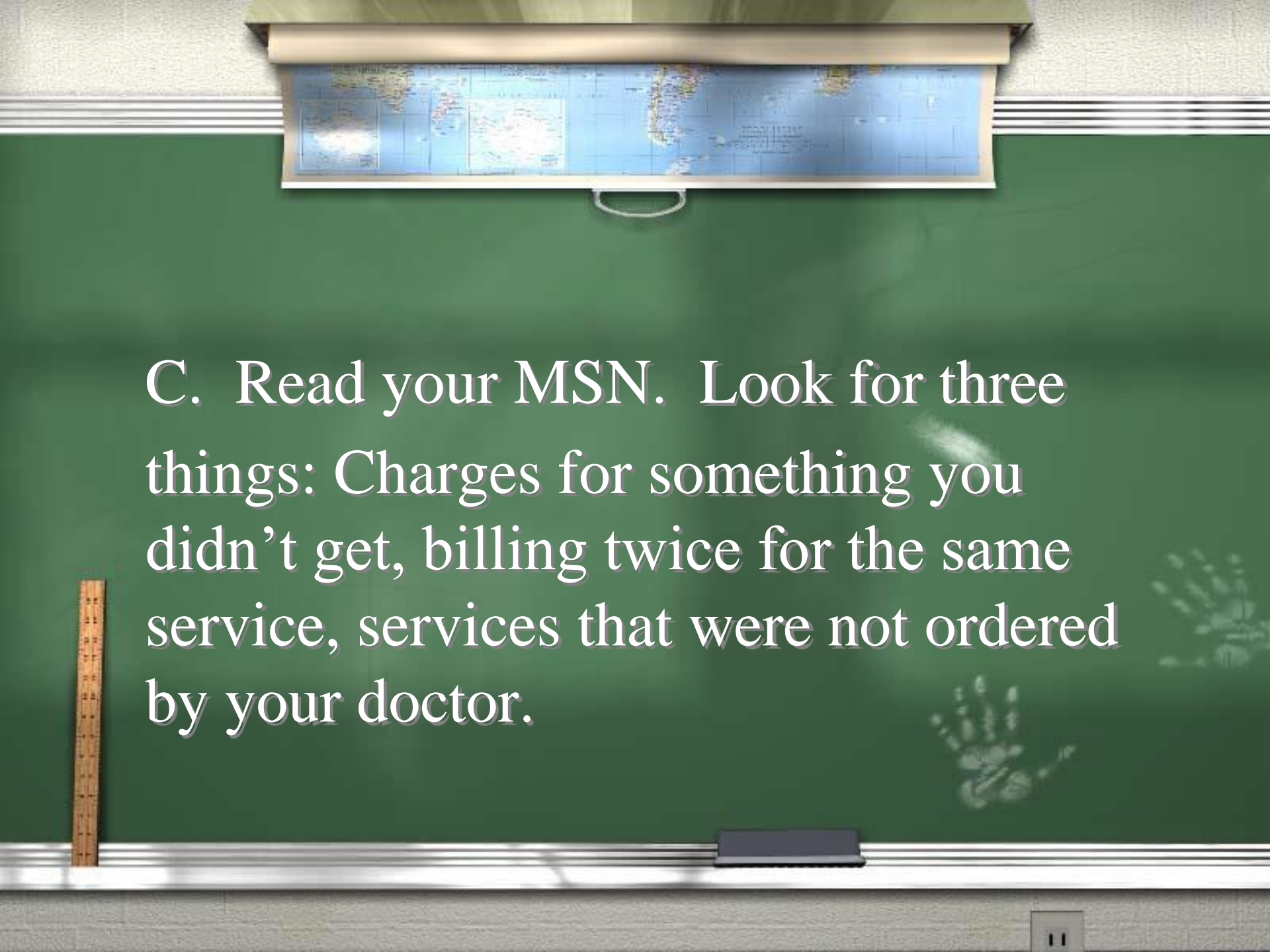
B. Always a scam

7.



How do you know if Medicare has paid for a service you did not receive?

- A. Wait for a statement from your doctor.
- B. Call Medicare
- C. Medicare Read your Medicare Summary Notice



C. Read your MSN. Look for three things: Charges for something you didn't get, billing twice for the same service, services that were not ordered by your doctor.

8.

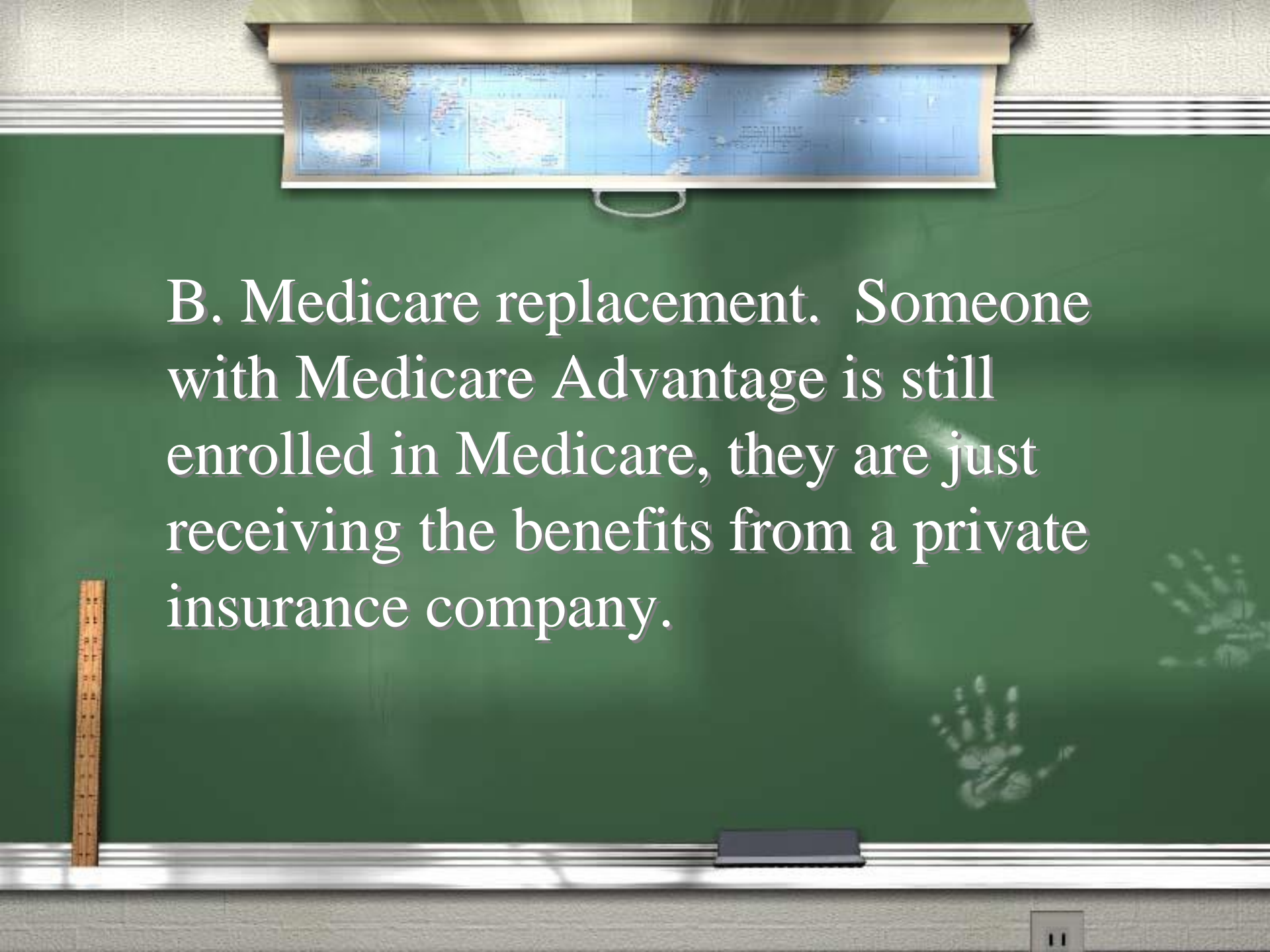


What is Medicare Advantage?

A. Supplement

B. Medicare replacement

C. Something everyone has to have



B. Medicare replacement. Someone with Medicare Advantage is still enrolled in Medicare, they are just receiving the benefits from a private insurance company.

9.

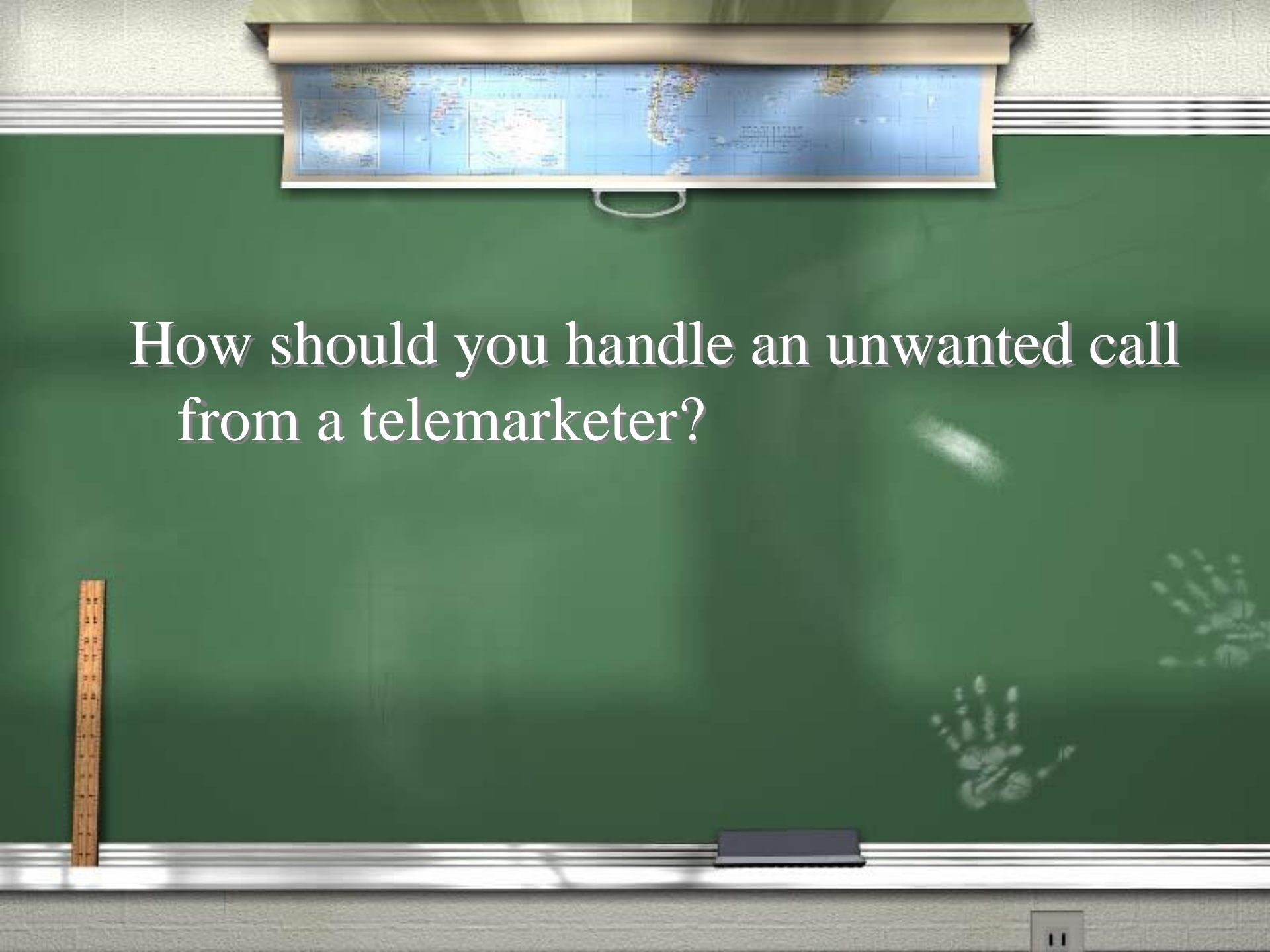
Scam artists can easily make your
Caller ID show a familiar number, like
your bank.

A. True

B. False

A green chalkboard with a map of the world at the top, a wooden ruler on the left, and a chalk eraser at the bottom.

A. True (Caller ID Spoofing)



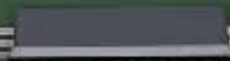
How should you handle an unwanted call
from a telemarketer?



A. Yell and hang up.

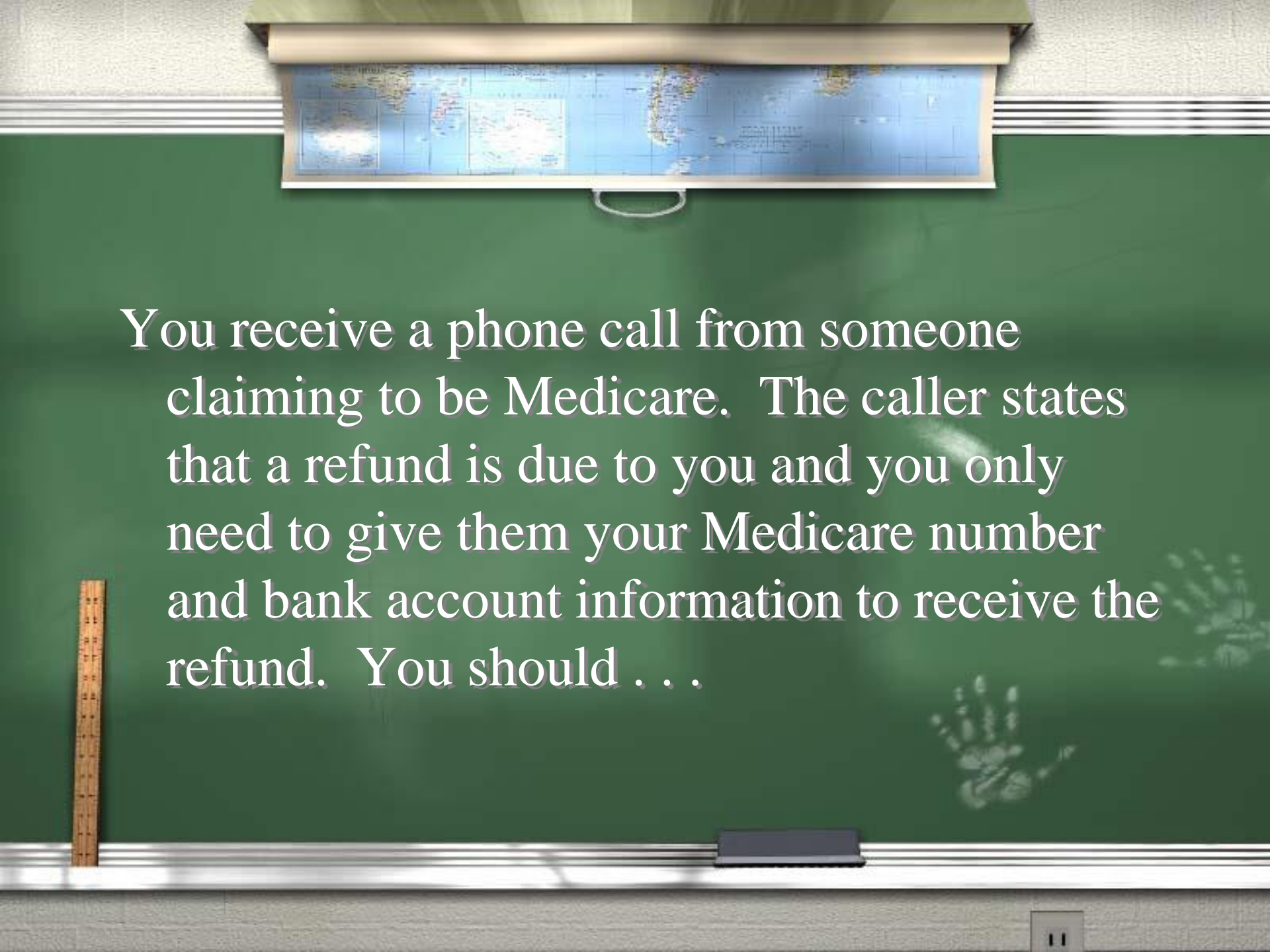
B. Find out who's calling, then tell the person to take your name off the company's list.

C. Begin reading the phone book aloud to the telemarketer.

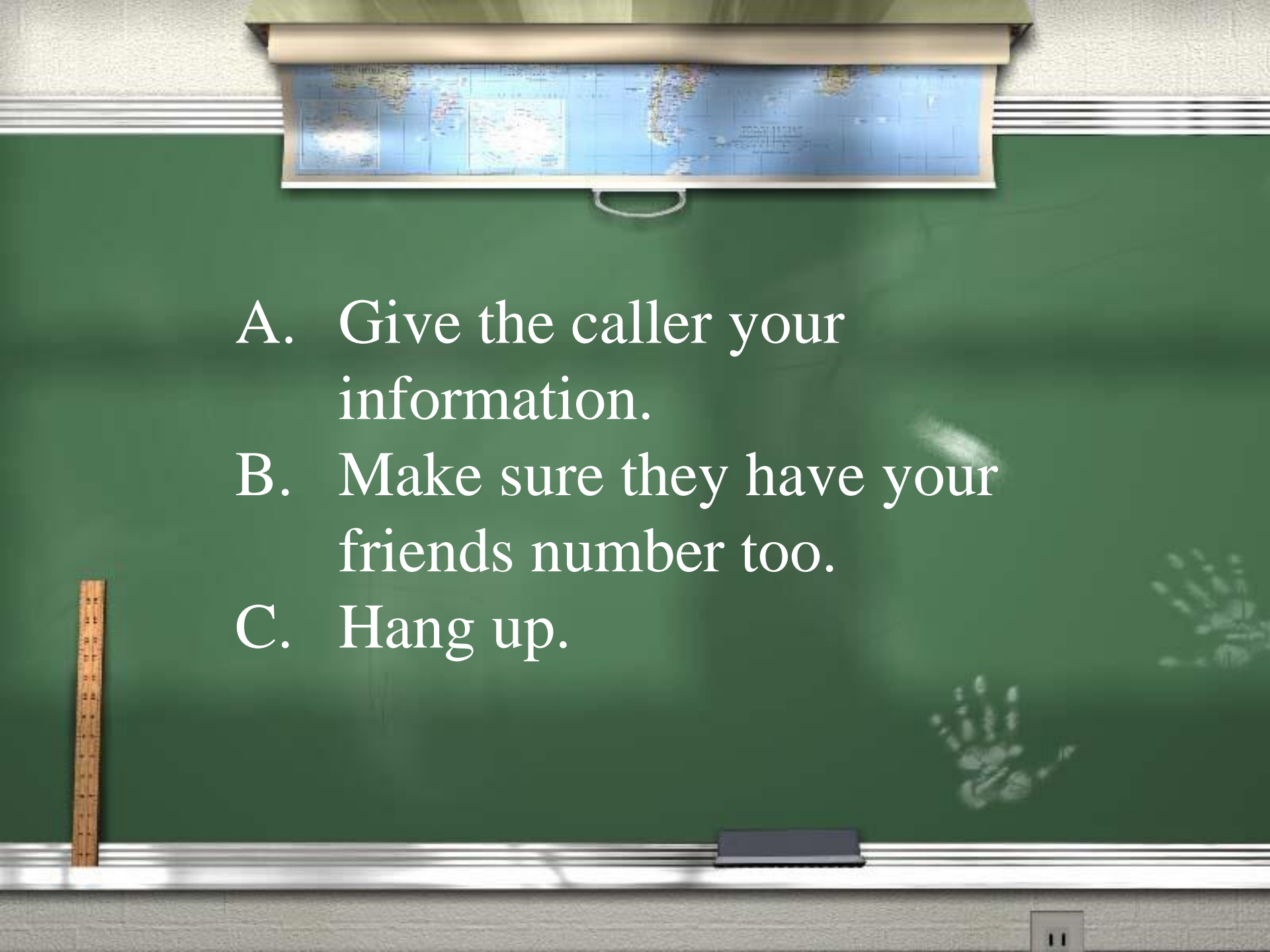




B. Federal law requires telemarketers not to contact you again if you ask them to stop.



You receive a phone call from someone claiming to be Medicare. The caller states that a refund is due to you and you only need to give them your Medicare number and bank account information to receive the refund. You should . . .

- 
- A. Give the caller your information.
- B. Make sure they have your friends number too.
- C. Hang up.

A green chalkboard with a map of the Pacific Ocean hanging from the top. The map shows the Pacific Ocean with various islands and countries labeled. A wooden ruler is placed vertically on the left side of the chalkboard. The text "C. Hang up." is written in white on the chalkboard.

C. Hang up.

12.

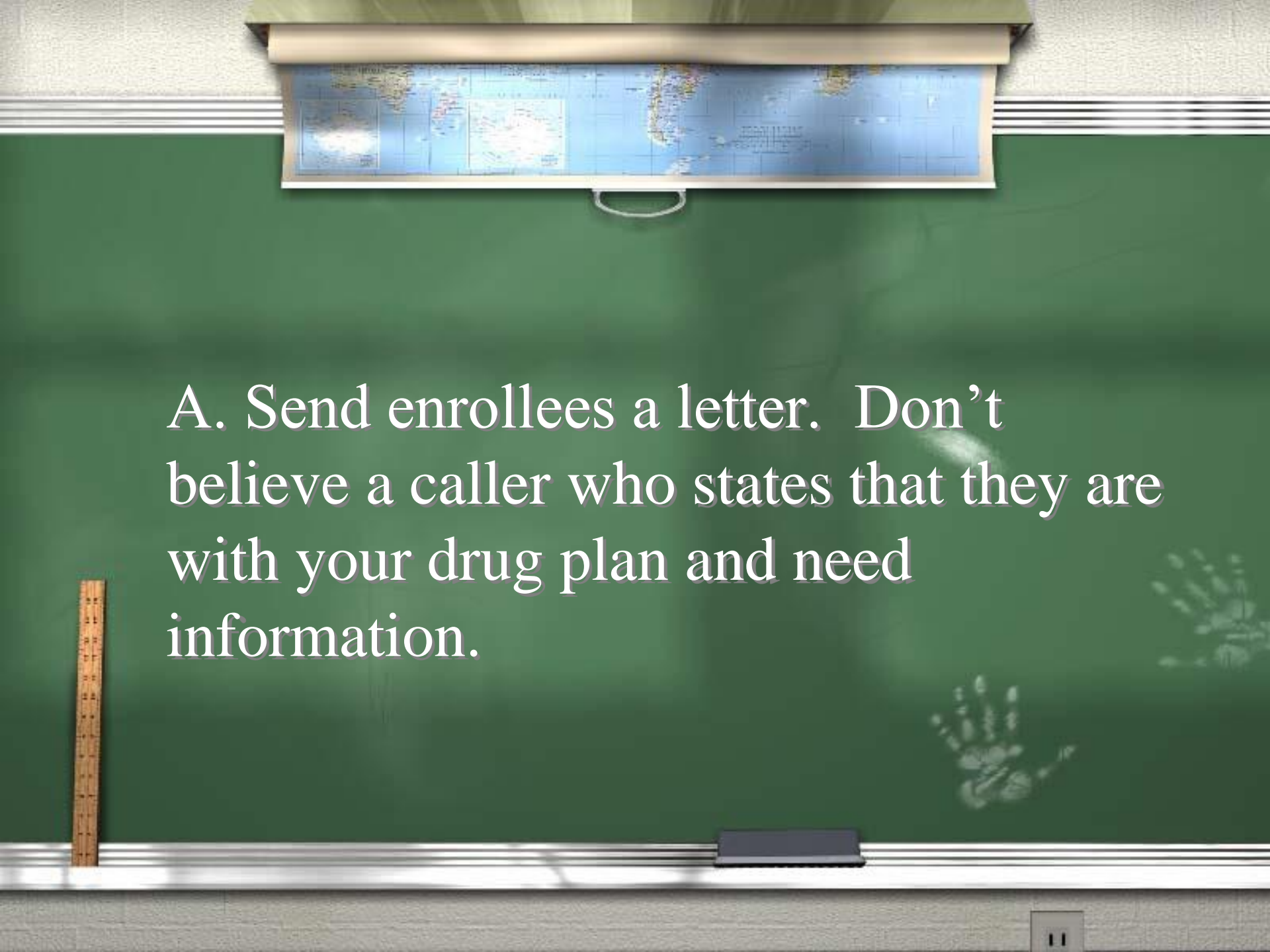


If a Medicare prescription drug plan leaves the program they will?

A. Send enrollees a letter

B. Call all enrollees to offer a different plan

C. Enrollees won't know until they try to get their medicine



A. Send enrollees a letter. Don't believe a caller who states that they are with your drug plan and need information.

13.



Alaska's Lemon Law allows you to return a used car if it's defective.

A. True

B. False



B. False

The Lemon Law only covers new cars under warranty.

14.



The FDIC insures your bank deposits.
up to this amount:

A. \$10,000

B. \$100,000

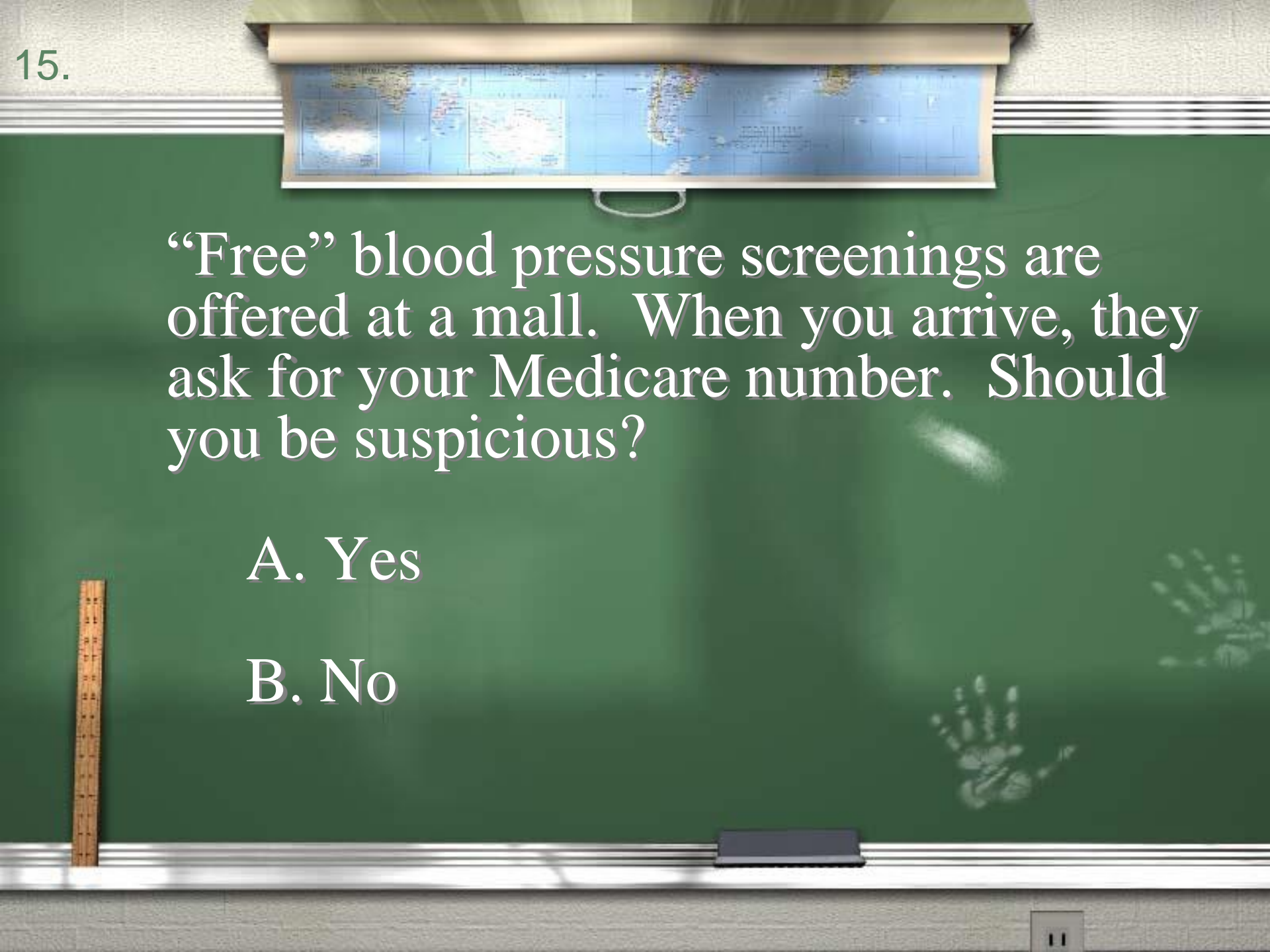
C. \$250,000



C. \$250,000

(NCUA for credit union deposits)
Per depositor, per FDIC-insured
bank

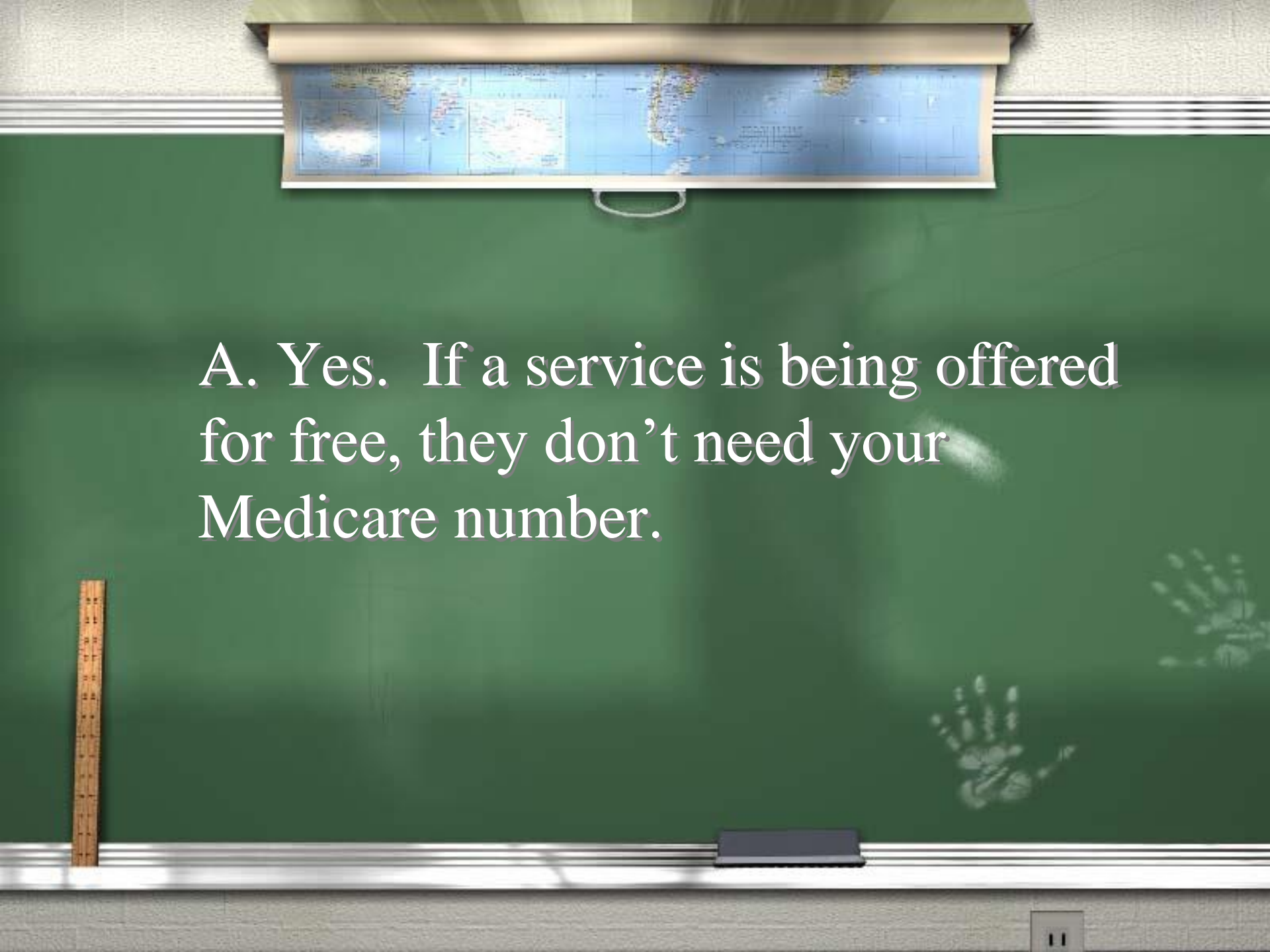
15.



“Free” blood pressure screenings are offered at a mall. When you arrive, they ask for your Medicare number. Should you be suspicious?

A. Yes

B. No

A classroom scene featuring a large green chalkboard. At the top, a world map is mounted in a wooden frame. On the left side of the chalkboard, a wooden ruler is placed vertically. At the bottom center, a black chalkboard eraser is visible. The text is written in white on the chalkboard.

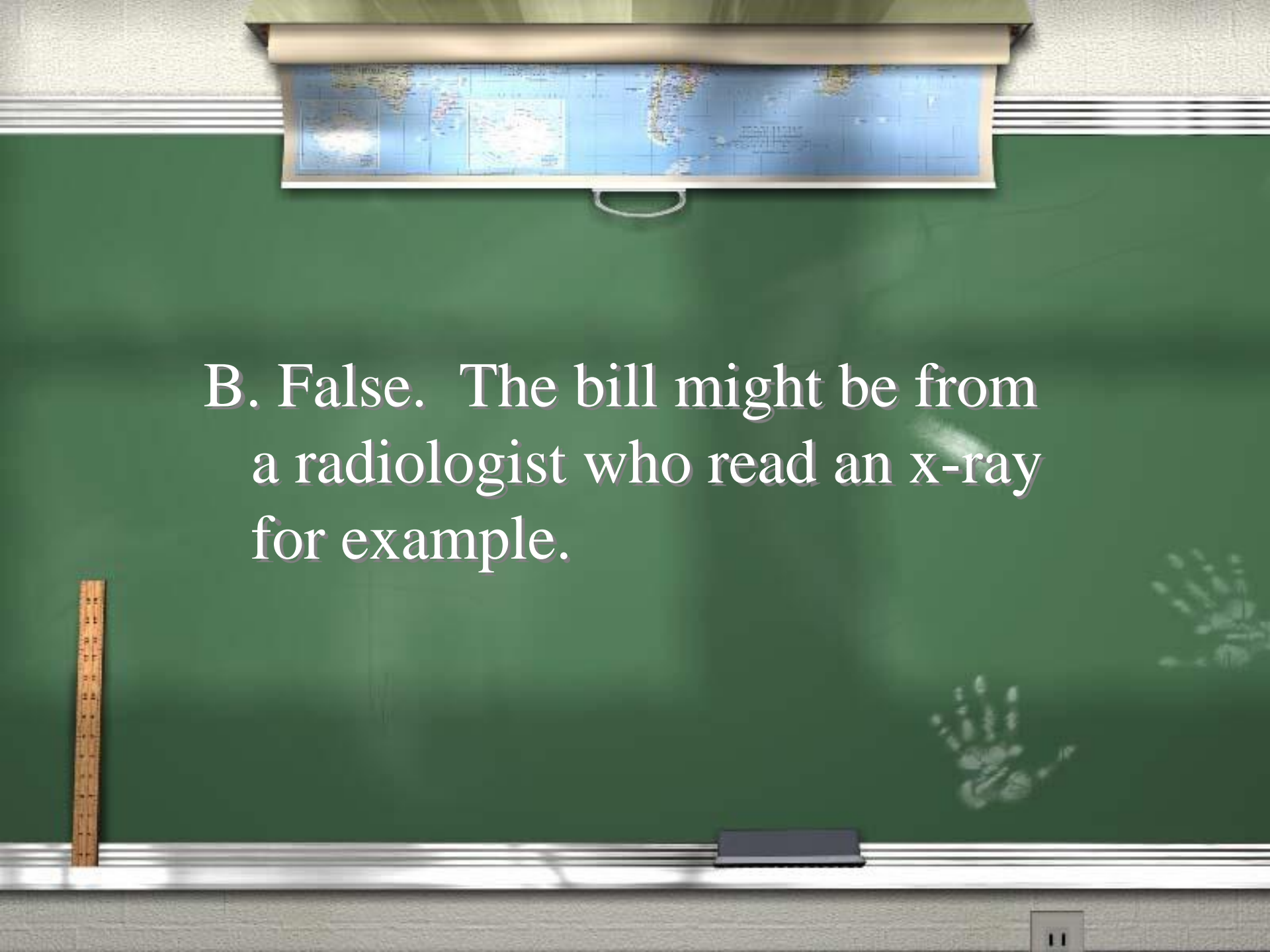
A. Yes. If a service is being offered for free, they don't need your Medicare number.

16.

You receive a bill from a physician that you have never seen. This is definitely fraud.

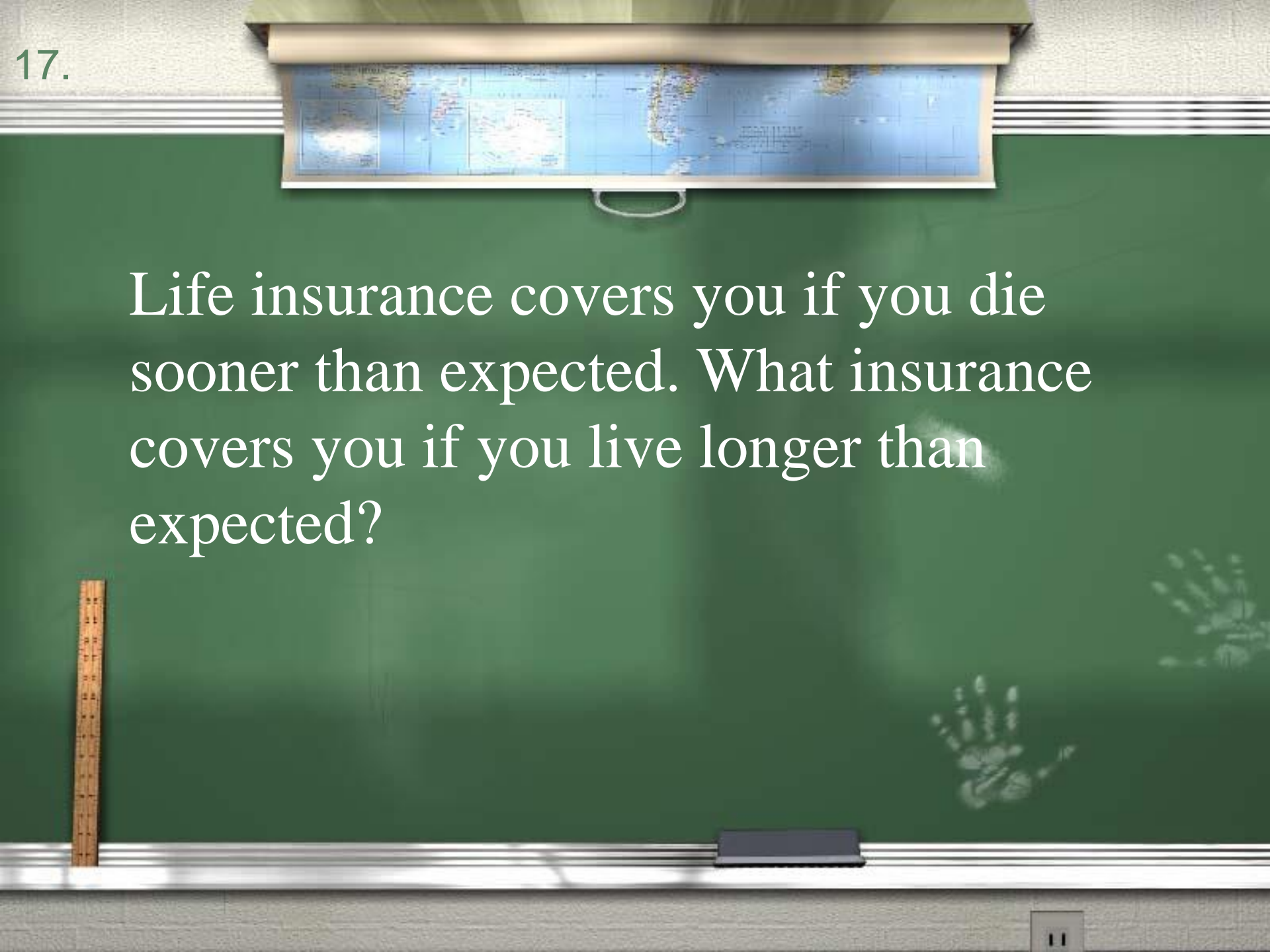
A. True

B. False

A classroom scene featuring a large green chalkboard. At the top, a world map is mounted in a wooden frame. On the left side of the chalkboard, a wooden ruler is placed vertically. On the right side, there are two faint, light-colored handprints. At the bottom of the chalkboard, a small black eraser is visible. The background is a light-colored wall with a power outlet at the bottom right.

B. False. The bill might be from
a radiologist who read an x-ray
for example.

17.



Life insurance covers you if you die sooner than expected. What insurance covers you if you live longer than expected?



A. Mutual fund

B. Powerball winnings

C. Annuity

C. Annuity

18.



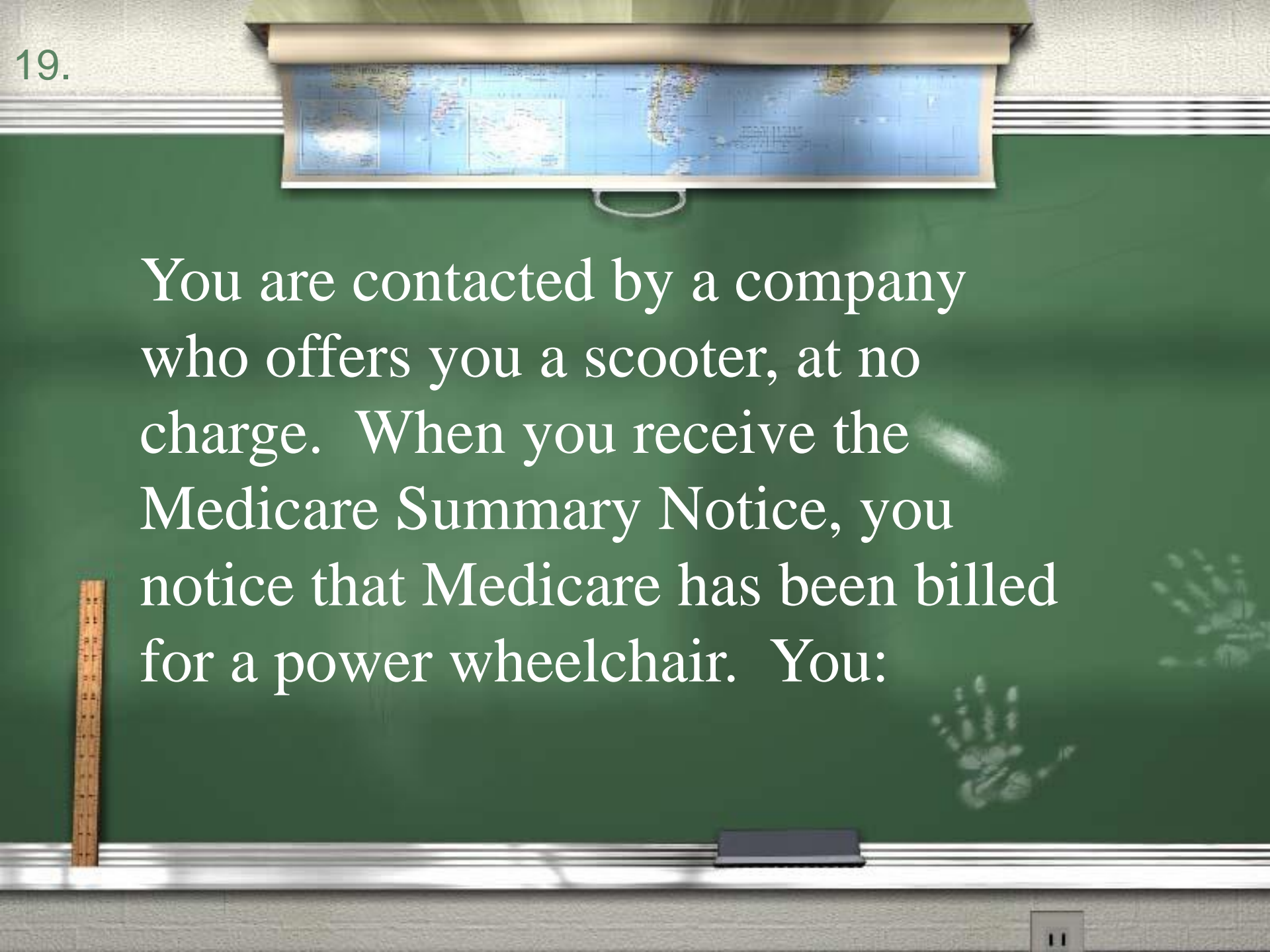
Which of these programs does not cover long-term care expenses?

A. Medicare

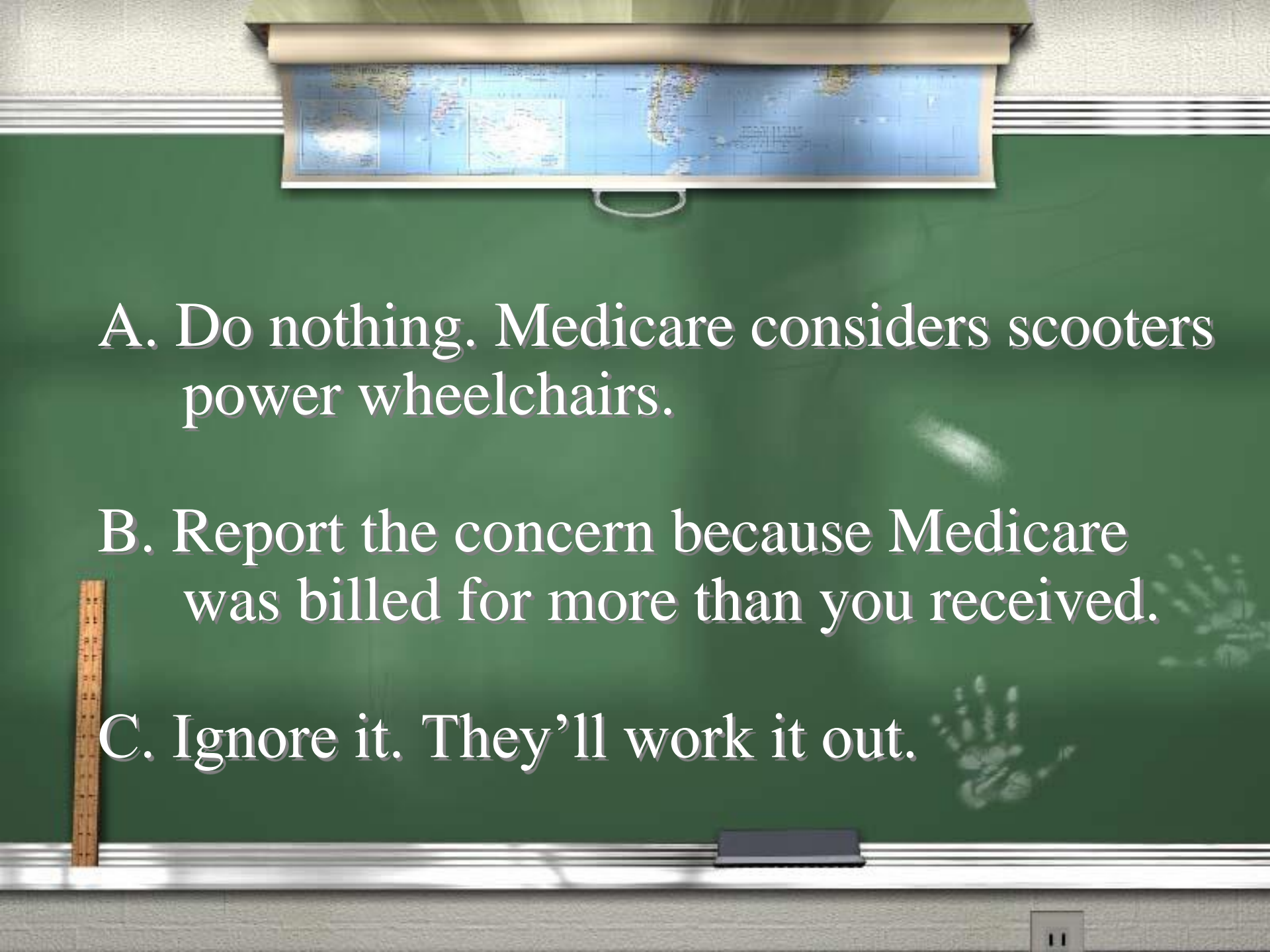
B. Medicaid

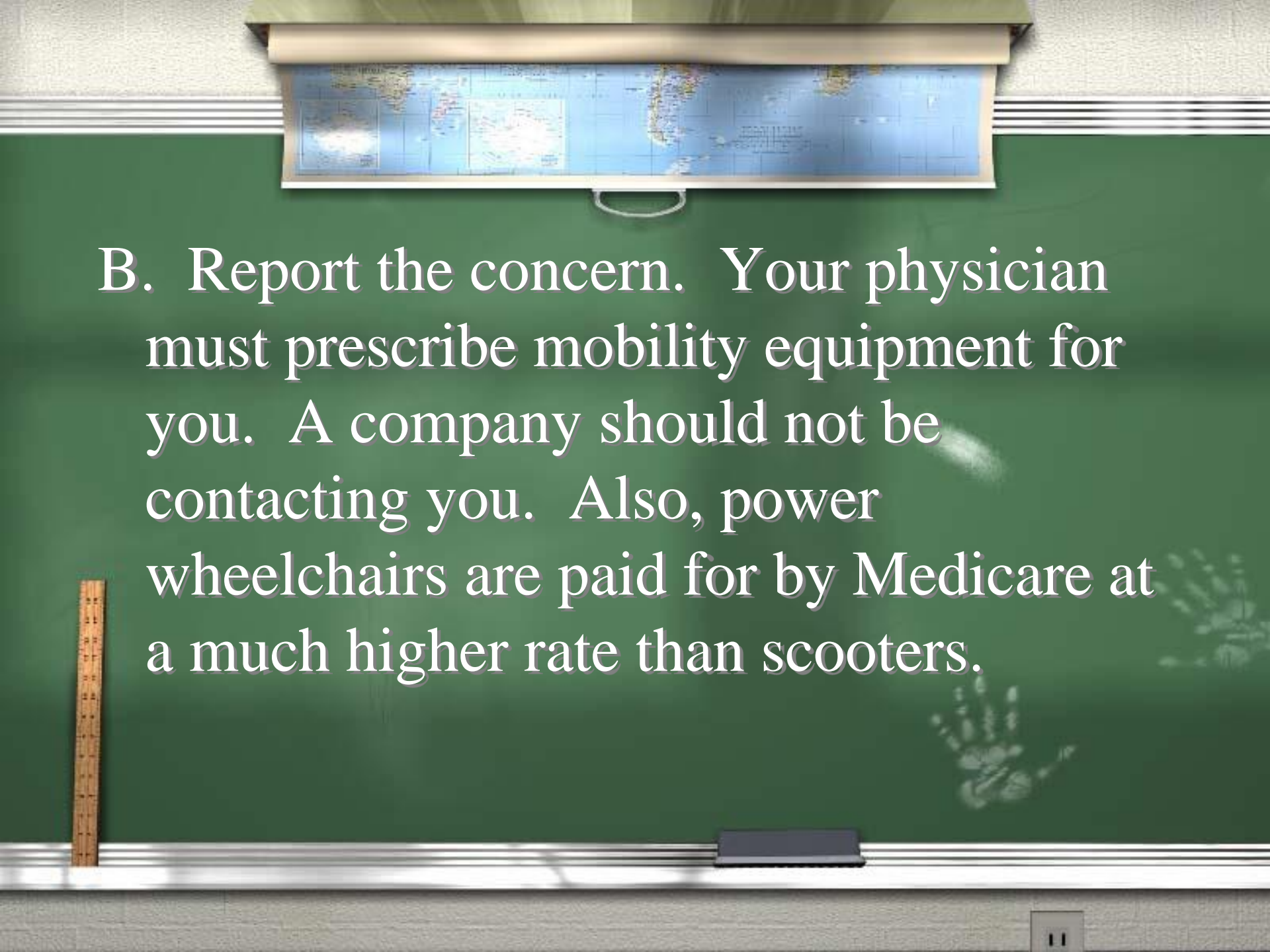
C. Long-term care insurance

A. Medicare

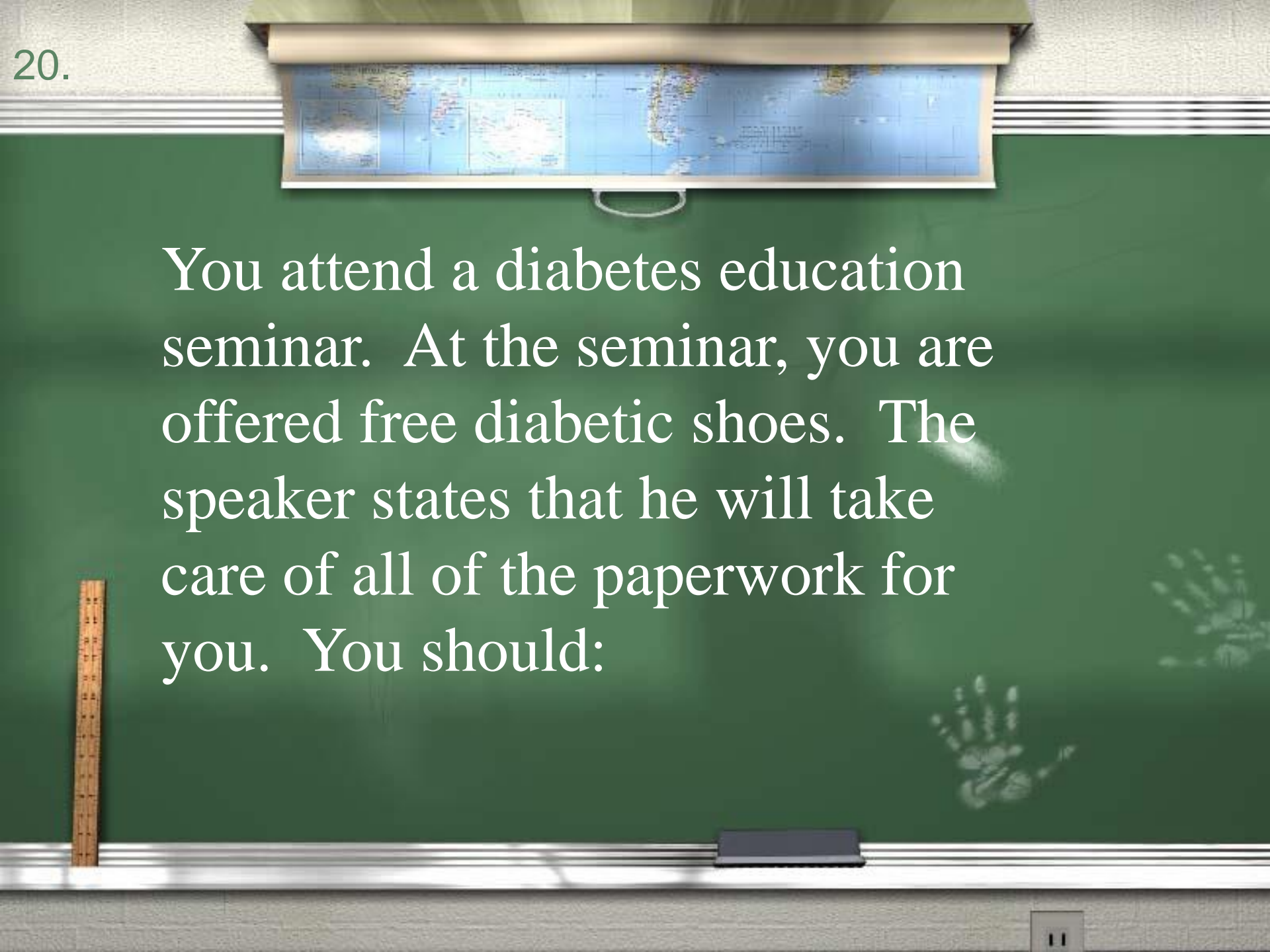


You are contacted by a company who offers you a scooter, at no charge. When you receive the Medicare Summary Notice, you notice that Medicare has been billed for a power wheelchair. You:

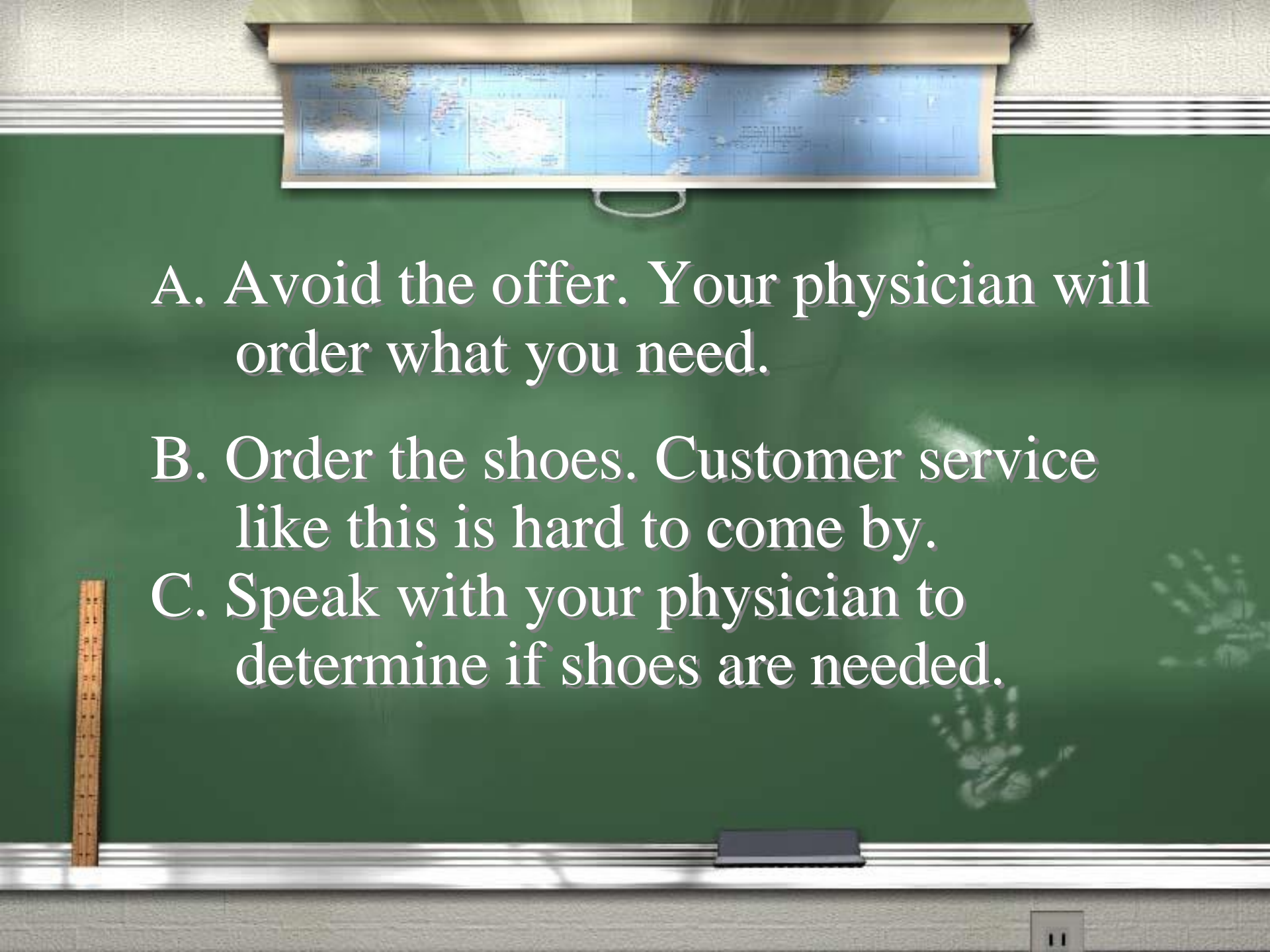
- 
- A. Do nothing. Medicare considers scooters power wheelchairs.
- B. Report the concern because Medicare was billed for more than you received.
- C. Ignore it. They'll work it out.

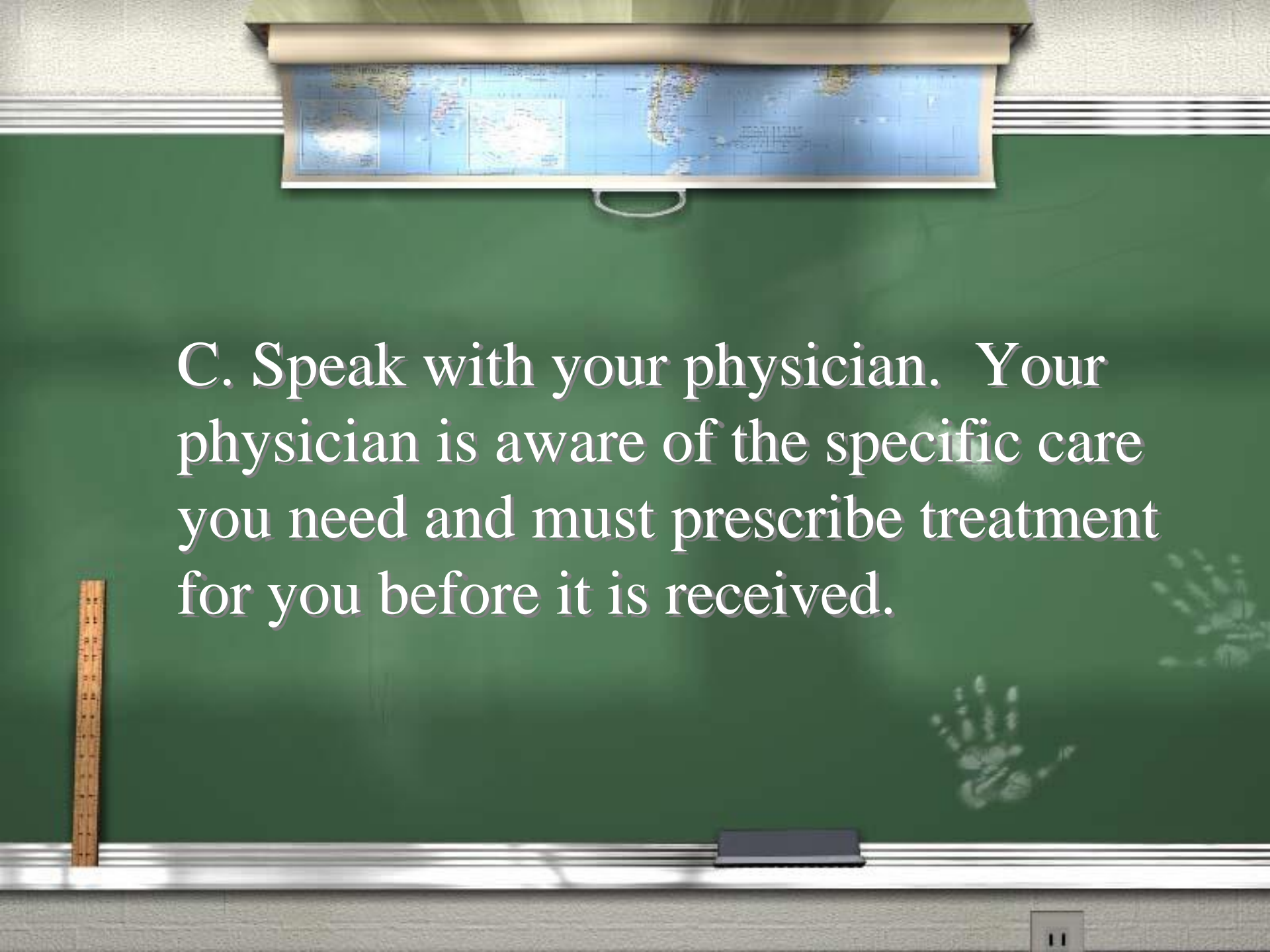


B. Report the concern. Your physician must prescribe mobility equipment for you. A company should not be contacting you. Also, power wheelchairs are paid for by Medicare at a much higher rate than scooters.



You attend a diabetes education seminar. At the seminar, you are offered free diabetic shoes. The speaker states that he will take care of all of the paperwork for you. You should:

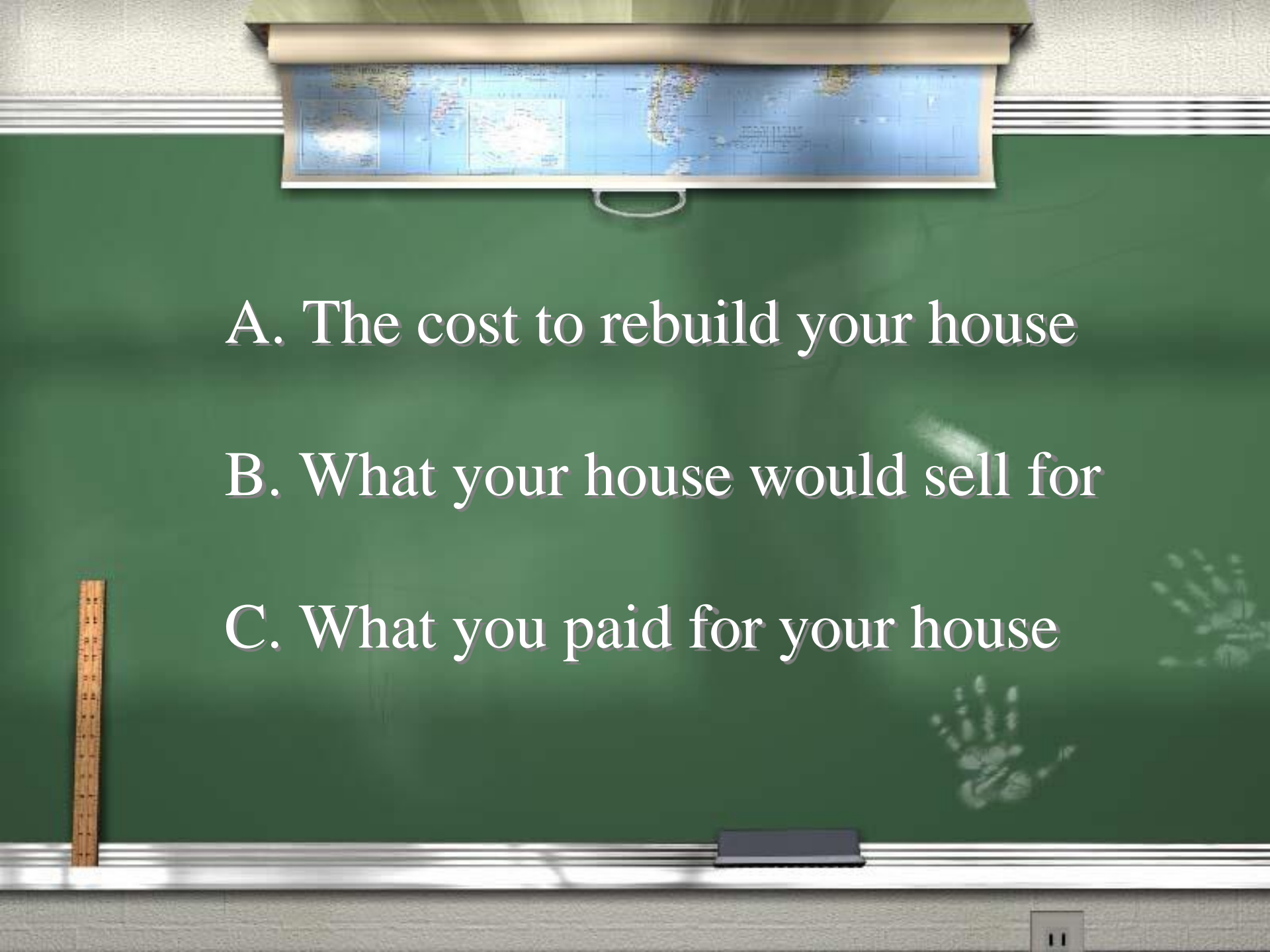
- 
- A. Avoid the offer. Your physician will order what you need.
- B. Order the shoes. Customer service like this is hard to come by.
- C. Speak with your physician to determine if shoes are needed.

A classroom scene featuring a large green chalkboard. At the top, a world map is mounted in a wooden frame. On the left side of the chalkboard, a wooden ruler is placed vertically. At the bottom center, a black chalkboard eraser is visible. The text is written in a white, serif font with a slight shadow effect on the chalkboard.

C. Speak with your physician. Your physician is aware of the specific care you need and must prescribe treatment for you before it is received.

21.

The amount of homeowners insurance
you buy should equal:

- 
- A. The cost to rebuild your house
- B. What your house would sell for
- C. What you paid for your house



A. The cost to rebuild your house



A standard homeowners policy covers:

A. Earthquake, flood and sewer
backup

B. Theft, fire and tornado



B. Theft, fire and tornado

(you need to buy extra coverage for
earthquake, flood and sewer
backup)



What should you carry in your billfold in case you need emergency care?

- A. Social Security Card
- B. Medicare Card
- C. In Case of Emergency Card



C. In Case of Emergency Card

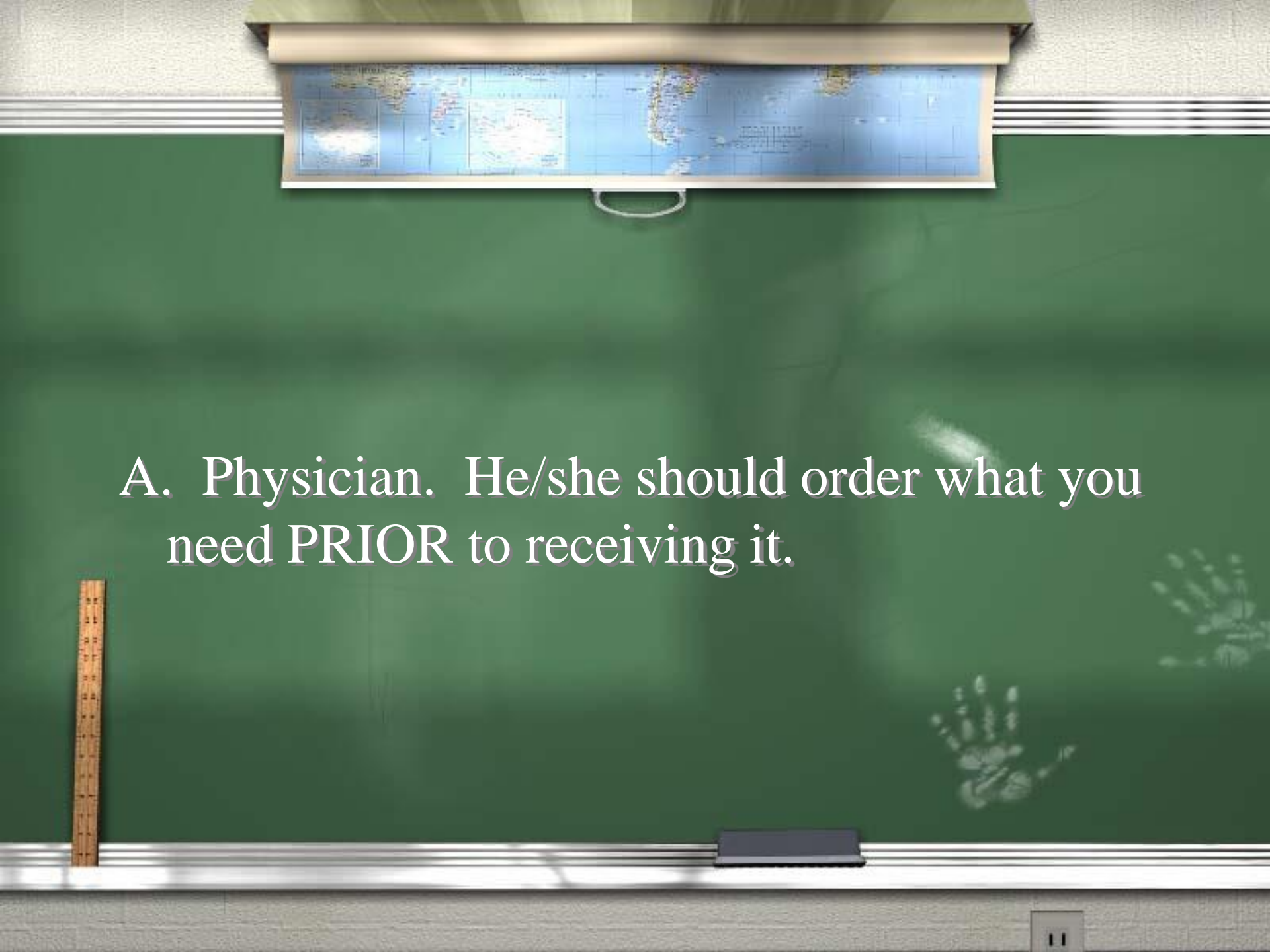


If you need healthcare supplies or services,
ask your:

A. Physician

B. Pharmacist

C. Durable Medical Equipment Supplier



A. Physician. He/she should order what you need PRIOR to receiving it.



Thanks for playing
*Are You
Smarter than a
Scam Artist!!!*

Consumer Forum

March 6, 2018

Maude Morse, CMI

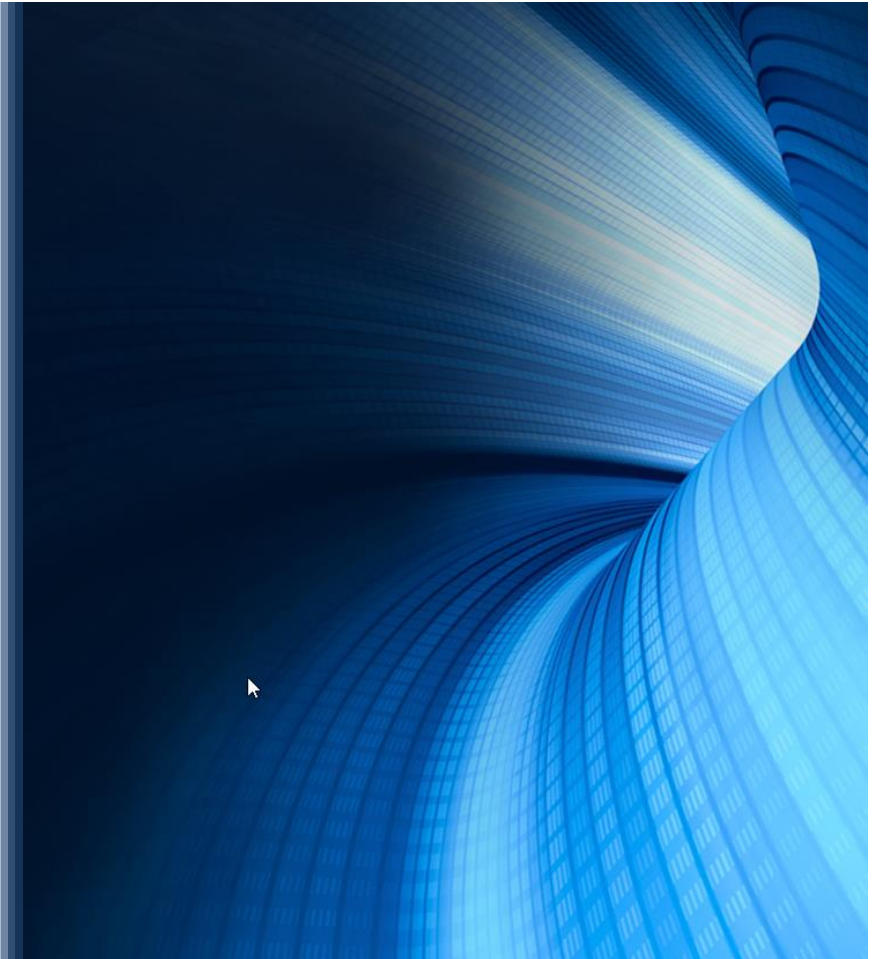
AHFC Mortgage Operations

Don't get scammed Get educated

- Homebuyer Education
 - HomeChoice
 - NeighborWorks Alaska
 - Cook Inlet Lending Center
 - Consumer Financial Protection Bureau
 - Surf the Net – Research
- Shop around for a home loan
 - Start looking around & get referrals for your home purchase team
 - Cost Estimate Worksheet vs. Loan Estimate
 - How shopping for a mortgage loan can effect your credit score
 - Choosing the mortgage (VA, FHA, HUD184, RD, PMI)
 - Down payment requirements
 - Interest rate & Annual Percentage Rate (APR)
 - Ask Questions

Hackers and Scammers

- Mortgage Closing
 - Scammers hack into email accounts of buyers or real estate professionals
 - Hackers impersonate REP or title company
 - Last minute change with new instructions (e.g. new wire transfers info)
- Protect Yourself
 - Do NOT open attachments or use links in email
 - Contact the company using a phone number or email you know is real
 - Verify information



Questions?

Regulatory Commission of Alaska



RCA Consumer Protection & Information Section

March 06, 2018

RCA East Hearing Room
701 West Eighth Avenue, Suite 300
Anchorage, Alaska 99501

Avoiding Utility Scams



Utility Scams Nationwide

A promise of federal assistance. The call will usually say you're eligible for a reduced rate due to a federal program. You just need to "verify" your account information.

An offer to cut your utility bill. Scammers say they may have a plan that could lower your electric bill, but they need your account and/or billing information to "review" your account.

Inspection Deception

Now is when utility company imposters or independent "energy auditors" tend to appear unannounced at your front door, offering a free inspection of your furnace and thermostat, or a free evaluation of your home's energy leakage. But unless your utility company has notified you in advance or you initiated a request for an audit or inspection, don't let them in.

**Nationwide:
110%
increase in
Utility
Bill Scams
(June 2015 –
March 31,
2017)**

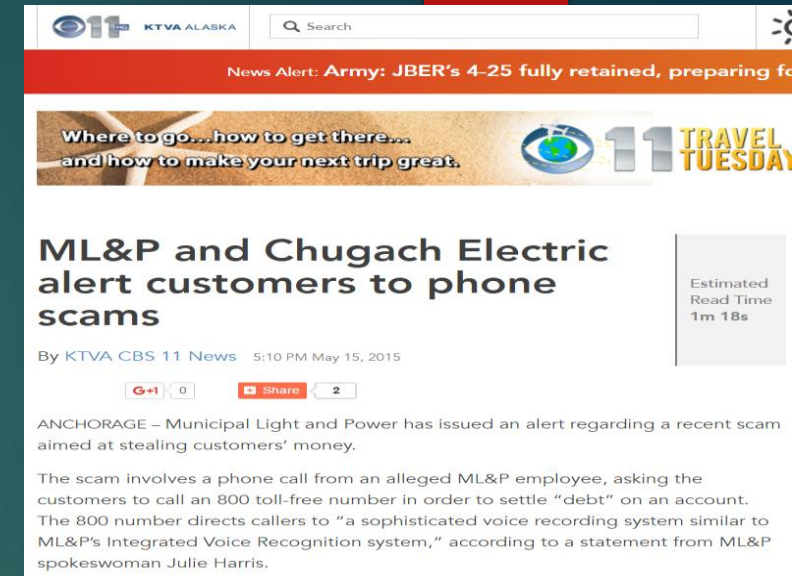
Utility Scams in Alaska

Door to door scammers dressing in uniforms demanding immediate payment or they threaten to disconnect service: ENSTAR/AWWU. Also been known to drive unmarked vans.

Channel 2, a customer received a phone call from a scammer claiming that ML&P and Chugach Electric had merged and that immediate payment was required as a result of the merger. A toll-free number was provided for payment that went straight to voicemail.

Kodiak Police Department released a warning about a scam from Kodiak Electric Association. “The member is instructed to go to Safeway to buy a MoneyGram, threatening to disconnect power if this was not done,” said the Kodiak Police Department.

At least 6 Juneau Water and Waste Water customer reported that they received a phone call from a local Juneau area code where someone claiming to be the city stated they must immediately pay \$400 or their service will be shut off.



Techniques used by Scammers

Spoofing software: Software designed to provide a local area code or number even though the scammer is out of the state or country.

Use fear based tactics to get information, especially from vulnerable populations.

Grandparent Scam.

Scammers are very persuasive and convincing.





Red Flags



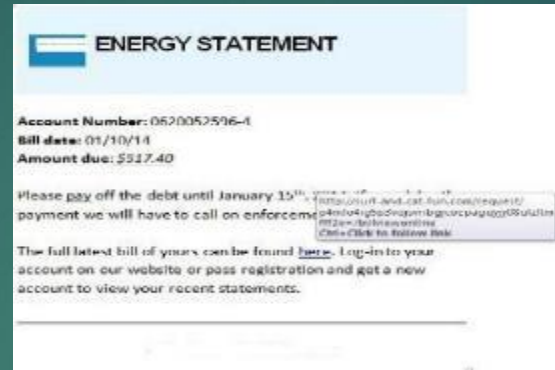
Demand for immediate payment. One of the most common utility scams is when a customers get phone calls warning them that their service will be immediately shut off if they do not make a payment.. They tell you that to avoid an immediate shutoff, you need to settle an overdue bill by providing them with your credit card number or a prepaid debit card.

Restrictive payment methods. If a caller specifically asks you to pay by prepaid debit card or wire transfer, this is a huge warning sign. Your utility company will accept a check or credit card – payment methods which are easier to track and later dispute if necessary.

Pressure to provide personal or payment information. If you feel pressured for immediate payment or personal information, hang up the phone and call the customer service number on your utility bill. This will ensure you are speaking to a real representative.

Random Acts: Random, unplanned phone calls, or in person visits without prior notification from the utility are usually a red flag.

Avoiding Fraud and Scams



Most utilities will mail at least one, if not several, past-due notices before terminating service. If you receive a cancellation notification (especially by phone and where payment is requested), hang up and verify by dialing the customer service number on your utility bill. Don't give the caller any information.

- 1) Never share your personal information, including date of birth, social security number, or credit card and bank account information.
- 2) Contact your utility company and establish a Personal Identification Number (PIN) or password.
- 3) Do not accept offers from anyone, including those claiming to be utility employees, to pay your bill or provide any other service for a fee.
- 4) Do not assume the name and number on your caller ID are legitimate (caller IDs can be spoofed).
- 5) If you receive a robocall, Hang up • Contact your utility company • Report the incident to police
- 6) Anyone who believes they may have been a victim of a scam should contact their local law enforcement and report it to BBB Scam Tracker at bbb.org/scamtracker.

Avoiding Fraud and Scams





Other Resources

Federal Communications Commission (fcc.gov)

Federal Trade Commission (ftc.gov)

Do Not Call Registry (donotcall.gov)

Alaska Attorney General's Office (law.alaska.gov)

Better Business Bureau (bbb.org)



Questions

REGULATORY COMMISSION OF ALASKA

Consumer Protection & Information

(907) 276-6222

1-800-390-2782 (outside Anchorage area)

Email: cp.mail@alaska.gov

Address: 701 West 8th Avenue, Suite 300

Anchorage, AK 99501