

2<sup>nd</sup> Annual Consumer Forum  
Regulatory Utility Commission of Alaska

# Consumer Protection Trends in Alaska and the U.S.

Chuck Harwood, Federal Trade Commission, Seattle



# Overview

- Introduction to the FTC
- Consumer Complaint Trends
- Engagement and Education





# The FTC

- Independent bipartisan law enforcement agency
  - 5 commissioners
  - Civil enforcement
  - ~1100 employees
- Broad national jurisdiction to protect consumers and competition
- Our toolbox
  - File cases
  - Promulgate rules – e.g., The Telemarketing Sales Rule and The Business Opportunity Rule
  - Work with state, federal, and criminal law enforcement partners
  - Consumer and business education
  - Policy and research development through hearings, workshops, and conferences

# 2018 Complaints

- People reported losing \$1.48 billion to fraud last year – an increase of 38% over 2017
- Scammers like to get money by wire transfer –total of \$423 million last year
- But also a surge of payments with gift and reload cards – a 95% increase in dollars paid to scammers last year
- Misusing someone’s information to open a new credit card account was reported more often than other forms of identity theft in 2018

CONSUMER  
SENTINEL  
NETWORK  
DATA BOOK 2018

SNAPSHOT

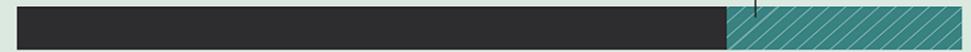
3  
MILLION  
REPORTS

TOP THREE CATEGORIES

1. Imposter scams
2. Debt collection
3. Identity theft

1.4 million fraud reports

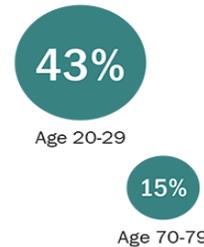
25% reported a loss



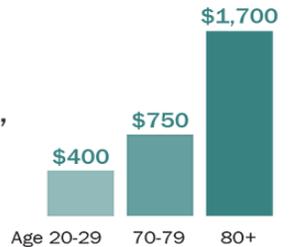
\$1.48 billion  
total fraud losses

\$375  
median loss

Younger people reported losing money to fraud more often than older people.



But when people aged 70+ had a loss, the median loss was much higher.



## Imposter Scams



NEARLY  
1 IN 5  
PEOPLE  
LOST MONEY

\$488 million  
reported lost  
\$500 median loss

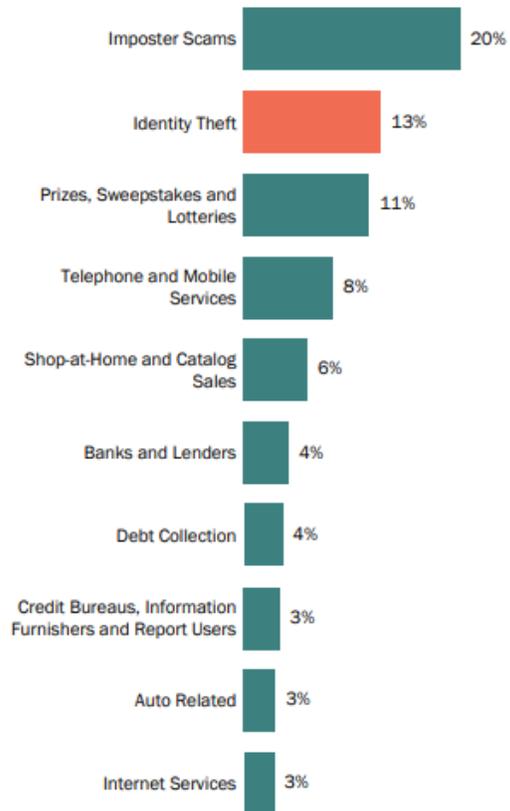
## Identity Theft

24% ↑  
Credit card  
new account  
fraud

38% ↓  
Tax fraud

# Alaska

## Top Ten Report Categories



## Fraud & Other Reports

42nd  
State Rank  
(Reports per 100K Population)

3,531  
Total Fraud & Other Reports

## Fraud Losses

\$3.6M  
Total Fraud Losses

\$471  
Median Fraud Losses

## Fraud & Other Reports by Metropolitan Area



## Top Identity Theft Types



## Identity Theft Reports

40th  
State Rank  
(Reports per 100K Population)

507  
Identity Theft Reports

# Alaska Data

Reports per 100K Population

Anchorage  
Fairbanks

482.7  
472.1

Metropolitan Areas with a population of 100,000 or more




- ABOUT THE FTC
- NEWS & EVENTS
- ENFORCEMENT
- POLICY
- TIPS & ADVICE
- I WOULD LIKE TO...

Home » Enforcement » Data and Visualizations

### Enforcement

- CASES AND PROCEEDINGS
- DATA AND VISUALIZATION S
- PREMERGER NOTIFICATION PROGRAM
- MERGER REVIEW
- ANTICOMPETITIVE PRACTICES
- RULES
- STATUTES
- CONSUMER SENTINEL NETWORK
- CRIMINAL LIAISON UNIT

## Data and Visualizations

The FTC collects data related to various aspects of its mission and work, and shares that data in different formats and at different levels of frequency. This page links to visualizations, reports, API endpoints, and datasets.

### CONSUMER PROTECTION DATA AND VISUALIZATIONS

The FTC collects reports from consumers about fraud, identity theft, and other consumer problems. These reports are stored in the Consumer Sentinel Network ("Sentinel") database. Annual and quarterly Sentinel data is available for exploration on the FTC's [interactive online dashboards](#), and is also released annually in the [Consumer Sentinel Network Data Book](#). The FTC encourages use of the data to advance consumer education, research, and the development of solutions to address marketplace problems.

Selected topics based on trends seen in the Sentinel data are explored in greater depth in the [Consumer Protection Data Spotlight](#).

### CONSUMER PROTECTION DATA SPOTLIGHT

#### Romance scams rank number one on total reported losses

By: Emma Fletcher | Feb 12, 2019 9:23AM

People looking for romance are hoping to be swept off their feet, not caught up in a scam. But tens of thousands of reports in Consumer Sentinel show that a scam is what many people find.

### INTERACTIVE DASHBOARDS

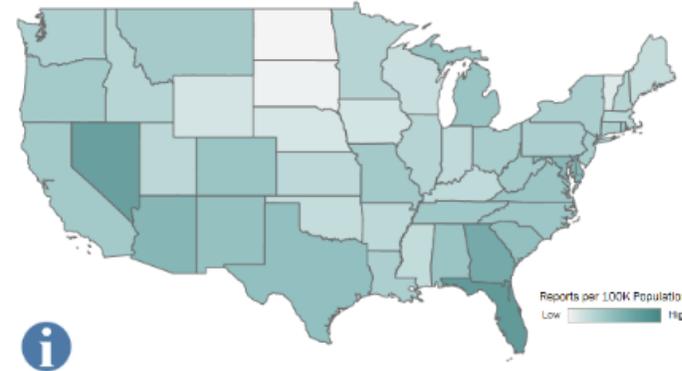
Click on a dashboard to go to the [Tableau Public website](#) to explore aggregated statistics about fraud, identity theft, and other consumer protection problems. See the [Data Guide](#) for more information.

## CONSUMER SENTINEL NETWORK

Published October 16, 2018

### All Sentinel Reports Year: 2018, Quarter: 3

Year: 2018 | Quarter: 3



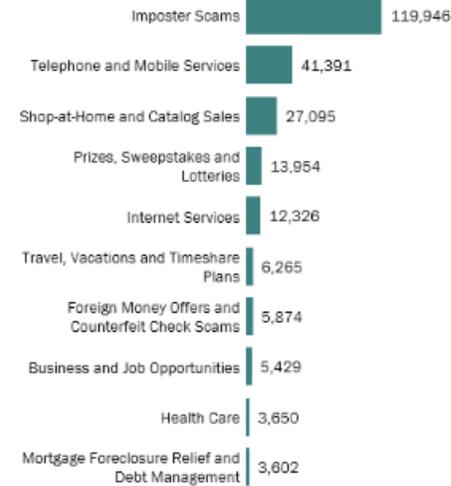
### Fraud Facts

302,053  
# of Fraud Reports

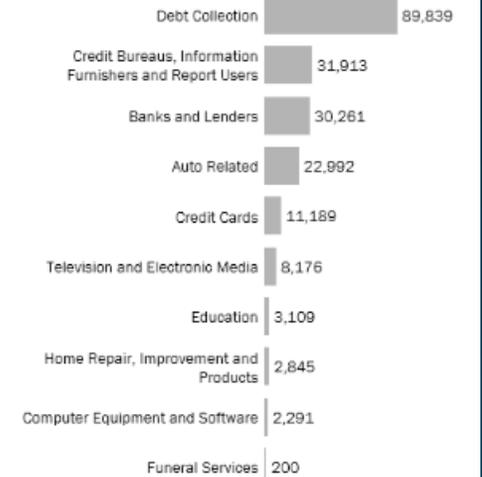
\$343.9M  
Total \$ Loss

\$399  
Median \$ Loss

### Top 10 Fraud Categories



### Other Categories



FEDERAL TRADE COMMISSION

Protecting America's Consumers

Consumer advice  
consumer.ftc.gov  
consumidor.ftc.gov

Just the basics  
consumer.gov

Online safety tips  
ftc.gov/onguardonline

Business guidance  
business.ftc.gov  
ftc.gov/SmallBusiness

Resources for parents & teachers  
ftc.gov/kidsonline

Tips for older adults  
ftc.gov/PassItOn



ftc.gov

- ← Advice
- ← Basics
- ← Online Safety
- ← Business Guidance
- ← Parents and Teachers
- ← Older Adults

File a Complaint →

Unwanted Calls →

Report ID Theft →

Free Credit Report →

Free Publications →

Federal Trade Commission

- Report fraud & unfair business practices  
ftc.gov/complaint  
877-FTC-HELP
- Reduce unwanted sales calls  
ftc.gov/calls  
DoNotCall.gov  
888-382-1222
- Report identity theft  
IdentityTheft.gov  
877-ID-THEFT
- Get your free credit report  
AnnualCreditReport.com  
877-322-8228
- Order free resources  
ftc.gov/BulkOrder

Keep in touch

- ✉ ftc.gov/subscribe
- f facebook.com/federaltradedecommission
- 🐦 twitter.com/ftc
- 📺 youtube.com/ftcvideos

ftc.gov

The Bookmark

# IdentityTheft.gov

## Credit Bureau Contacts

Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and opt outs from pre-screened credit offers.

### Equifax

[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)

800-685-1111

### Experian

[Experian.com/help](https://www.experian.com/help)

888-EXPERIAN (888-397-3742)

### Transunion

[TransUnion.com/credit-help](https://www.transunion.com/credit-help)

888-909-8872



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Log In

En Español

Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

### HERE'S HOW IT WORKS:



#### Tell us what happened.

We'll ask some questions about your situation. Tell us as much as you can.



#### Get a recovery plan.

We'll use that info to create a personal recovery plan.



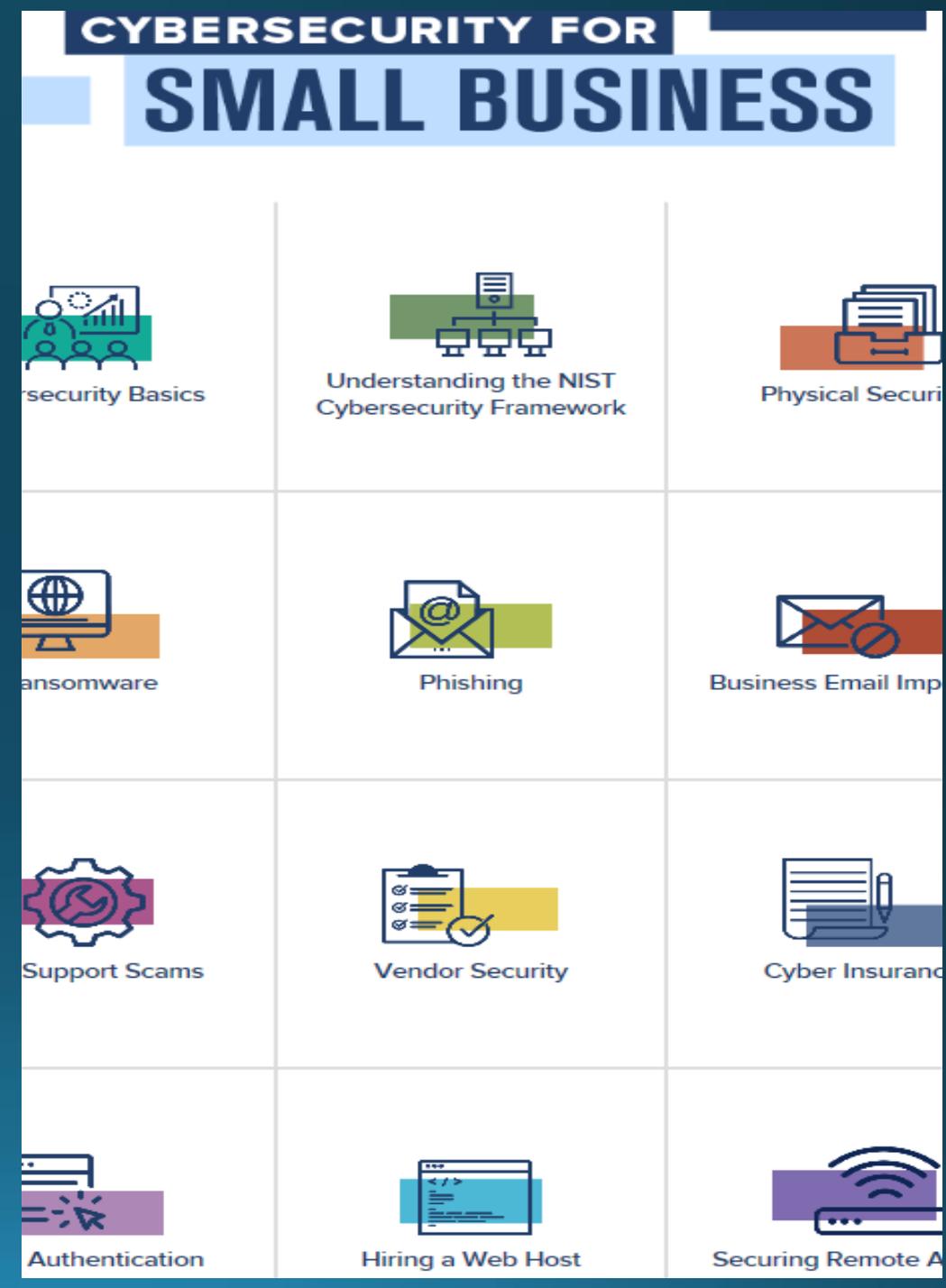
#### Put your plan into action.

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

Get started now. Or you can browse a complete list of possible recovery steps.

# Ftc.gov/cybersecurity

- Cybersecurity Basics
- NIST Cybersecurity Framework
- Physical Security
- Ransomware
- Phishing
- Business Email Imposters
- Tech Support Scams
- Vendor Security
- Cyber Insurance
- Email Authentication
- Hiring a Web Host
- Secure Remote Access



www.bulkorder.ftc.gov

	<p><b>Cybersecurity and Your Small Business</b> Topic: Online Safety &amp; Security Language: English Format: Booklet</p> <p>Information on 12 different cybersecurity topics to help small business owners and staff understand common cyber threats and how they can</p>	<p>Select Quantity 25</p> <p>Add to cart</p>
	<p><b>Data Breach Response: A Guide for Business</b> Topic: Privacy &amp; Identity Language: English Format: Booklet</p> <p>Practical steps for businesses when responding to a data breach.</p>	<p>Select Quantity 25</p> <p>Add to cart</p>
	<p><b>Start with Security: A Guide for Business</b> Topic: Online Safety &amp; Security Language: English Format: Booklet</p> <p>What can companies learn from the FTC's 50+ data security cases? Lesson #1: Start with security.</p>	<p>Select Quantity 25</p> <p>Add to cart</p>

Chuck Harwood  
Federal Trade Commission  
[charwood@ftc.gov](mailto:charwood@ftc.gov)  
206-220-4480

Views expressed are mine and may not be the same as views of FTC commissioners or other FTC staff members

# Consumer Protection in Alaska- 2019

CONSUMER FORUM

March 5, 2018

Cynthia Franklin

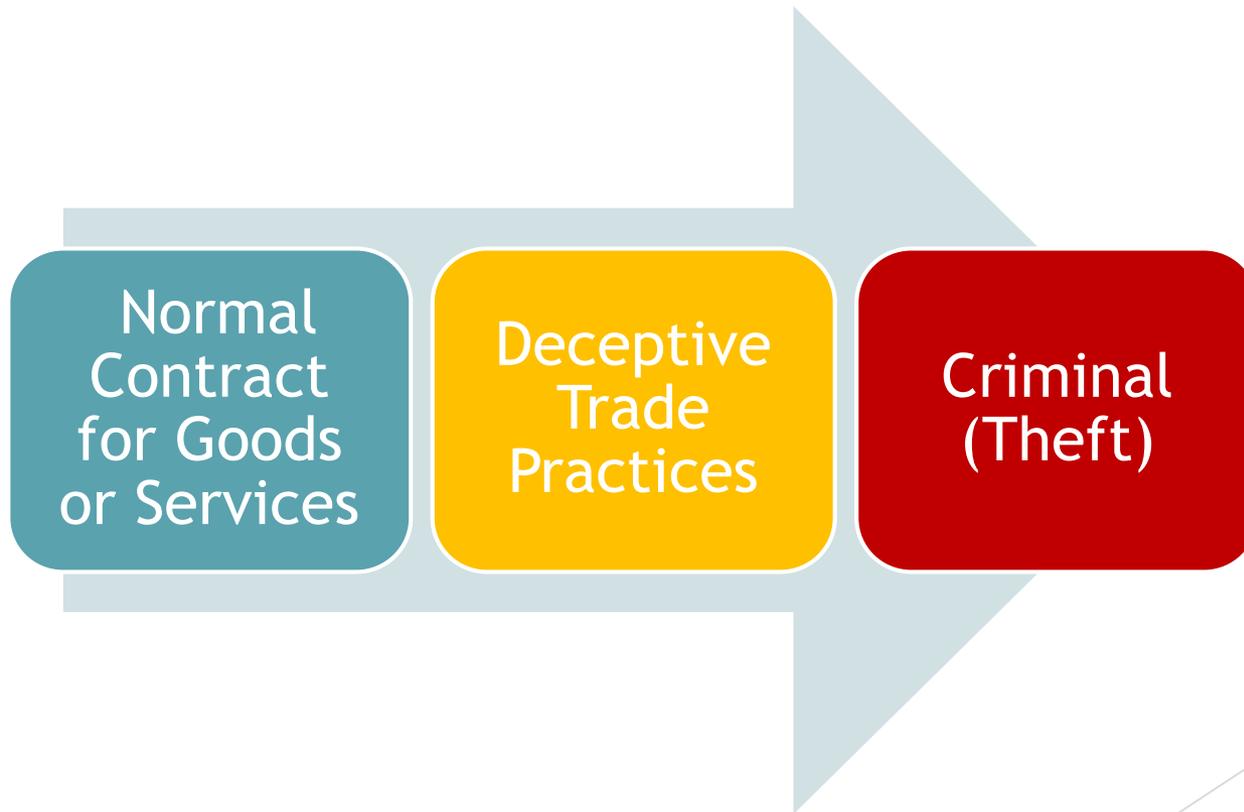
Assistant Attorney General

# When We Think of Fraud . . .



# What is Consumer Protection Law?

Think of commercial transactions on a continuum



# The Alaska Consumer Protection Act

- ▶ AS 45.50.471 (civil violations)
  - ▶ 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 \$1000-\$25,000 per violation and potential injunctive relief
  - ▶ Act does not require proof of intent or harm for civil penalties

# 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.**

## 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

## 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](#)
- ALERT:** [Attorneys General Reach Settlement with Amgen Concerning Illegal Marketing of Medications](#)

## 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](#).

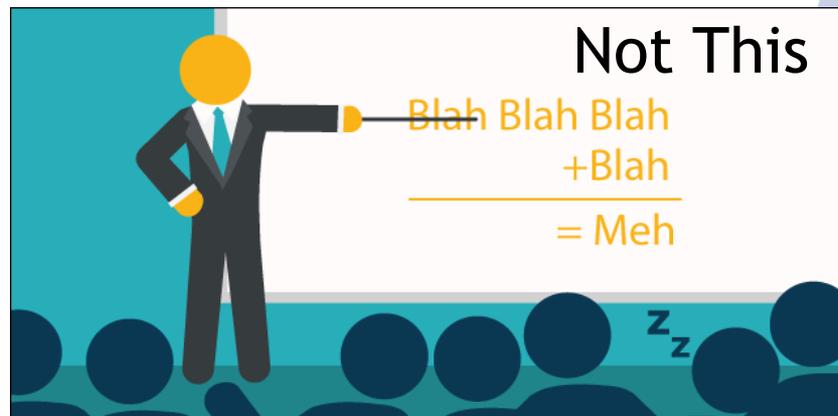
If you feel you have been the victim of an unfair or deceptive business practice, we encourage you to [file a consumer complaint](#). We are often able to resolve consumer disputes by notifying businesses of complaints and engaging in informal mediation. But the primary goal of the complaint process is to help us identify business practices that may harm Alaskan consumers. Because we cannot investigate every complaint, we focus our investigative and enforcement activity on complaints that reflect a pattern or practice of unfairness or deception.

# Consumer Complaint Mediation Role of the Attorney General's Office

- ▶ Complaints are filed with forms from our website
- ▶ AG staff sends complaint to business for response
- ▶ Based on business response, complaints are generally closed based on the following reasons:
  - ▶ Refund made or other compromise reached
  - ▶ Complaint not a UTP violation
  - ▶ Factual dispute about what occurred
    - ▶ Consumer needs to file their own lawsuit
- ▶ AG attorneys look for patterns and identify and investigate potential public UTP claims

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

- ▶ Part of the mission of the AG's consumer protection unit is education
- ▶ We maintain a website - please feel free to visit and comment or make suggestions
- ▶ Education includes referring consumers to federal, state or local agencies 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 and fail to report



# Scams by General Type

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 to get 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 Law) from operating foreign accounts in our names.

Needless to say, the trust reposed on you at this juncture is enormous. In return, we have agreed to transfer the 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 immediately.

Kindly expedite action as we are behind schedule to enable us include downpayment in our next flight.

Please acknowledge the receipt of this message via my direct number [REDACTED]

Yours Sincerely, Dr. Bakare Tunde  
Astronautics Project Manager  
[REDACTED]

<http://www.uscgdocumentation.com>

Unexpected Money from Unexpected Source



U.S. VESSEL DOCUMENTATION

Fax: (877) 564-1398

Web: [www.uscgdocumentation.us](http://www.uscgdocumentation.us)  
Email: [info@uscgdocumentation.us](mailto: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](http://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

[REDACTED]

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 1/15/2015. That demand for payment has yet to be satisfied and as of 1/15/2015 remains unpaid.

As a result of this lien, the State of Mississippi has placed on [REDACTED] property and rights to property in the name of [REDACTED] for delinquent taxes, additional penalties, interest and other charges.

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 debt has 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 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.”**

P R E T E N D E R S



# “This is a civil matter, Ma’am”

The Attorney General’s Office would like Alaskans to know they can file 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

Consumer Protection attorneys refer matters that appear criminal for prosecution



# Contact Information

- ▶ Alaska Attorney General Consumer Protection Unit
  - ▶ (907) 269-5200
  - ▶ [consumerprotection@alaska.gov](mailto:consumerprotection@alaska.gov)
  - ▶ [cynthia.franklin@alaska.gov](mailto:cynthia.franklin@alaska.gov)
  - ▶ [john.haley@alaska.gov](mailto:john.haley@alaska.gov)
  - ▶ [joshua.smith@alaska.gov](mailto:joshua.smith@alaska.gov)
  - ▶ [sheri.lopez@alaska.gov](mailto:sheri.lopez@alaska.gov)
- ▶ <http://law.alaska.gov/department/civil/consumer/cpindex.html>



Northwest  
+ Pacific

Sheron Patrick  
**Marketplace Manager**  
**Better Business Bureau Northwest + Pacific**  
**Alaska**

ALASKA | IDAHO | HAWAII | MONTANA | OREGON | WASHINGTON | WESTERN WYOMING

BBB.ORG

# A little bit about us...

- **Better Business Bureau Northwest + Pacific**
  - We cover 7 states: Hawaii, Alaska, Washington, Oregon, Montana, Idaho & W. Wyoming
  - Marketplace Manager: Public Relations, Media, Business & Community Outreach
- **BBB's mission is to be the leader in advancing marketplace trust.**
  - Our vision is to have an ethical marketplace where buyers and sellers trust each other.
  - Informing the public of scams, fraud, and bad business practices.
- **Did you know...**
  - We were founded in 1912 in Atlanta by a group of business men that were interested in subscribing to a higher standard of ethics in advertising.

# What is Identity Theft?

- **Identity Theft is the illegal use of someone else's personal information (as in a Social Security Number) to obtain money or credit.**
- **For the National Crime Victimization Survey (NVCS), there are three general types of incidents that occur:**
  1. **Unauthorized use or attempted use of an existing account**
  2. **Unauthorized use or attempted use of personal information to open a new account**
  3. **Misuse of personal information for a fraudulent purpose**

# What are the different types of phishing?

- **What is Phishing?** a scam in which an email user is duped into revealing personal or confidential information.
- **What is Vishing?** These target your mobile phone, such as cloning an area code, these can also target land lines.
- **What is Smishing?** is a text message where the scammers send the information to containing a link to a fraudulent website or phone number to get personal information.

# Social Media Scams/Identity Theft

- **Social Media Scams: Phishing Links, Clickbait Scams, Unfamiliar Friend Request**
- **Ways to Combat Social Media Scams: Find information/purchases elsewhere, Check your Privacy/Security Settings, Check in with Friends, Change your Passwords Often( Use Password Phrases)**



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# What can you do to combat Identity Theft?

- **Check your Bank Account Activity**
- **Check Your Credit Report with the three reporting agencies (Equifax, Experian, Transunion)**
- **Be Careful with your Personal Information (Social Security Number, Date of Birth, Address)**
- **Use Strong Passwords/Phrases**
- **Shred Those Documents, Receipts, Job Applications that have your stealable information**

# Top 10 Scams Reported to BBB

2018

Scam Type	Inquiry	Percentage	Total Dollar Lost	Median Dollar Lost
Online Purchase	8716	19.26%	\$3,957,174	\$80
Phishing	5024	11.10%	\$6,360,672	\$250
Employment	4123	9.11%	\$3,199,149	\$1,317
Tax Collection	3323	7.34%	\$179,824	\$820
Debt Collections	2749	6.07%	\$240,218	\$400
Tech Support	2,471	5.46%	\$960,110	\$420
Other	2196	4.85%	\$5,725,535	\$400
Government Grant	2082	4.60%	\$697,916	\$570
Sweepstakes/Lottery/Prizes	1,894	4.19%	\$1,297,288	\$525
Fake Check/Money Order	1,879	4.19%	\$782,947	\$1,500

<https://www.bbb.org/scamtracker/us>



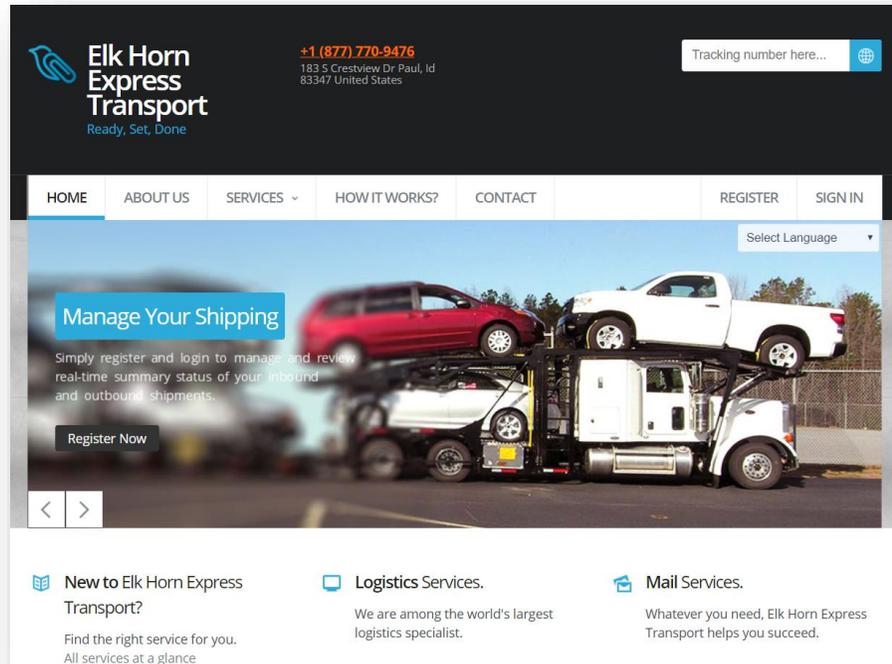
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Northwest + Pacific

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# What do they look like?

## Online Purchase



# What do they look like?

## Phishing

Reply Reply All Forward  
Wed 2/14/2018 8:39 AM  
DC Discover Card <no-support@wilson989484.serverdata.net>  
Your Discover card information has been outdated

To  
If there are problems with how this message is displayed, click here to view it in a web browser.

**DISCOVER** My Account Last 4 #:\*\*\*\*

**Your Discover card information has been outdated**

Your information for Discover.com has been outdated.

Dear customer all account information on file has been outdated, customers are required to verify their information using the link below;

Note: failure to verify your information could lead to putting your card on hold.

<https://doingthing3.com/dash/disco-v2>  
Click or tap to follow link.

**Verify Card Information**

THANKS FOR CHOOSING DISCOVER.

Discover App  
Manage your account anywhere

Download on the App Store GET IT ON Google play

From: Squarespace <Squarespace@jasonwill.serverdata.net>  
Sent: Thursday, February 8, 2018 6:02 AM  
Subject: Your Squarespace Website is About to Renew

**SQUARESPACE** ACCOUNT STATUS

Hi,

As a friendly reminder, your Squarespace website is set to auto-renew on February 20, 2018. Here are the details:

**WEBSITE:**  
[squarespace.com](https://squarespace.com)

**YOUR PLAN:**  
\$144.00 - Personal

**CARD:**  
Visa ending in 3161

If you would like to keep your site online and accept the above-referenced credit card charge, no further action is required. To use a different card, please update your billing information before the renewal date.

**UPDATE YOUR BILLING INFORMATION**

You can [cancel your subscription](#) or [disable auto-renewal](#) at any time from your Billing panel, or by contacting Customer Care.

**Deceptive site ahead**

Attackers on [centerlife1.com](https://centerlife1.com) may trick you into doing something dangerous like installing software or revealing your personal information (for example, passwords, phone numbers, or credit cards). [Learn more](#)

Automatically send some system information and page content to Google to help detect dangerous apps and sites. [Privacy policy](#)

DETAILS [Back to safety](#)

# What do they look like?

## Employment Scam



ASSIGNMENT NO: 1

### Cube Survey Group.

ATTN: MYSTERY SHOPPER

**CONGRATULATIONS... HERE IS YOUR FIRST ASSIGNMENT.**

Your first assignment check has been posted to you via USPS Priority Mail. When received, kindly complete your mystery shopping assignment as stated below:

#### [ASSIGNMENT GUIDELINE]

1: Proceed to your bank or credit union to have the check deposited. Funds will be available immediately or in 24 hours.



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# The Story of Mr. Q



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# Have any of these examples happened to you?

- Have you ever had any of these happen to you?
- If so, what was your experience?



# Questions?

**Sheron Patrick**  
**Marketplace Manager**  
**Better Business Bureau Northwest + Pacific**  
**Alaska**  
**Email: [Sheron.Patrick@thebbb.org](mailto:Sheron.Patrick@thebbb.org)**



BETTER BUSINESS BUREAU®  
Northwest + Pacific



# Long Term Care Ombudsman

2019 Consumer Forum for Alaskans  
Regulatory Commission of Alaska

**By Teresa Holt**

# Long Term Care Ombudsman

## What is Long Term Care (LTC)?

- Care provided for individuals living in a nursing facility or an assisted living home

## What is an Ombudsman?

- Swedish word meaning representative of the people
- An official appointed to investigate individuals' complaints against maladministration

## Long term Care Ombudsman

- Paid employees or volunteers who resolve complaints on behalf of individuals in long term care facilities

\* OLTCO gives priority to residents over the age of 60

# Map of LTC Facilities



# LTCO STAFF



Teresa Holt

State LTCO



Kathryn Curry

Deputy LTCO

Karol Collyer

Assistant LTCO



Leana Christy

Assistant LTCO



Alvin Ancheta

Assistant LTCO



Kerri Tanner

LTC Specialist



# Volunteer Ombudsmen

- ✓ A passion for older Alaskans
- ✓ Friendly and outgoing
- ✓ Creative problem solving skills
- ✓ Ability to be observant and nonjudgmental
- ✓ A good listener who likes talking with elders



**Interested?**  
**Contact Our Volunteer Coordinator**  
**Kathryn Curry 334-2535**

# Duties of the LTC Ombudsman

VISIT

EDUCATE

EMPOWER

RESOLVE

I & R

SYSTEMS

**LONG TERM CARE OMBUDSMAN**

Advocating for the rights of older Alaskans



**MAKING A DIFFERENCE IN THE  
LIVES OF SENIORS**



**ALASKA  
LONG TERM CARE  
OMBUDSMAN**

3745 Community Park Loop, Suite 200  
Anchorage, AK 99508  
(907) 334-4480 • 1-800-730-6393  
[www.akoltco.org](http://www.akoltco.org)

# Resident Rights

## INFORMATION

- Plan of care
- Medical condition
- Cost of care

## CHOICES

- Health care providers
- Daily schedule
- Care and treatment
- Money
- Visit with friends and family
- Activities

**YOUR RIGHTS**  
Living in a Long Term Care Facility

**THE LONG TERM CARE OMBUDSMAN IS YOUR ADVOCATE**

**ALASKA LONG TERM CARE OMBUDSMAN**

3745 Community Park Loop, Suite 200  
Anchorage, AK 99508  
(907) 334-4480 • 1-800-730-6393  
www.akoltco.org

## RESPECT AND DIGNITY

- Free from abuse
- Receive good care
- Not be ignored
- Free from discrimination
- Not be restrained

## PRIVACY

- Phone calls and mail
- Close door to room, visitors
- Care provided in private
- Information kept confidential

# Who Complains to OLTCO?

- Resident/family/guardians
- Community members
- Care coordinators
- State licensing agencies-nursing facility and assisted living home
- Adult Protective Services (APS)
- Other providers including EMT, police, doctors...
- Facility administrators and staff

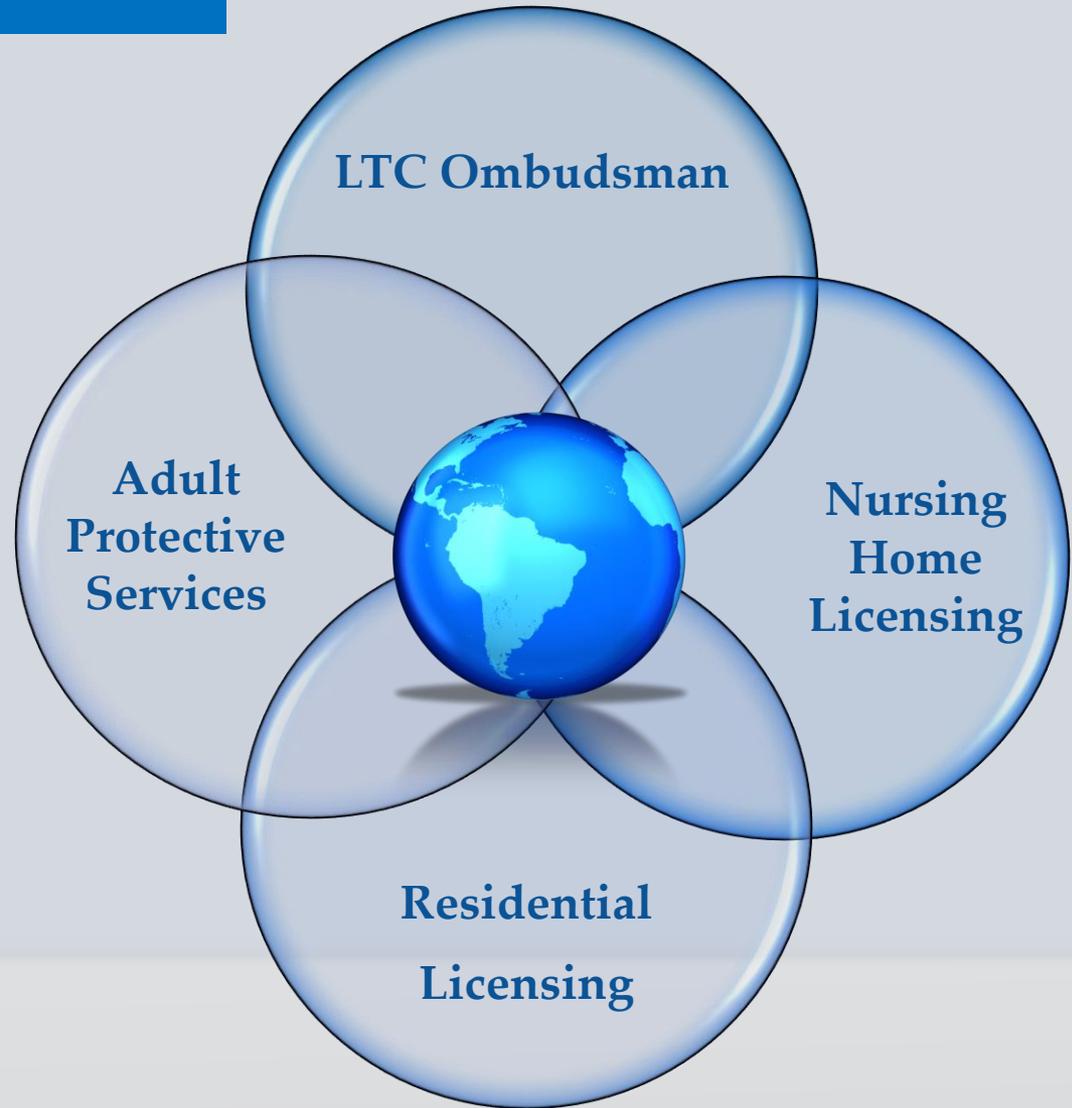
# Unique Role of the LTCO

- Resident's point of view
- Resident's satisfaction

Several agencies play a role in guarding the safety of seniors....

Other agencies involved in guarding senior safety:

- Medicaid Fraud Control Unit
- Elder Fraud and Assistance
- Law Enforcement
- Court System
- Occupational Licensing



# After a Complaint is Received

- Generally visit day the complaint is received
- Talk with all the residents in the home
- Talk with guardians and family members
- May collect records
- Look for a solution that meets the residents expectations
- Talk with staff/administrator
- Make a referral if needed
- Follow up to ensure change continues

# Top 5 Factors of Quality Care

1. Staff that performs well
2. Home like environment
3. Good food
4. Activities
5. Cleanliness



# Top Complaints to LTCO

1. Issues with involuntary discharge and eviction
2. Need for legal assistance  
(guardian, conservator, POA, wills)
3. Issues with food (quality, quantity, choice)
4. Lack of dignity and respect by staff
5. Personal preference and choice

# OLTCO Data for FFY2018

## Facility Visits

- Total facility visits = 1142
- Friendly visits = 981
- Volunteers donated = 692 hours

## Complaints

- 631 complaints
- 98% resolved to the satisfaction of the resident

## Contacts

- 432 consultations with individuals
- 215 consultations with facility staff
- 30 community education events



**To the World you  
may be just one  
person....**

**but to one  
person you are  
the world!**

# 2020 Consumer Forum

Medicare Information  
Office

# Medicare Information Office

- 2 Offices in Anchorage
- **State of Alaska Medicare Information Office**
  - New Address: 550 W 7<sup>th</sup> Ave. – Robert B Atwood Building
  - Statewide Call Center – 1-800-478-6065
  - **Dana Barnett** - Program Coordinator
  - **Jeannè Larson** - Health Program Associate
- **Anchorage Senior Activity Center – Medicare Information Office**
  - **Nila Morgan** – Master Certified Medicare Counselor, Fraud Educator, Medicare Minute Coordinator
  - **Claudine Magloire** – Counselor in Training

# What We Do

- Counseling to Medicare beneficiaries their families
- Educate on how to Prevent, Detect & Report Medicare Waste: Errors, Abuse and fraud
- Public Presentations & Classes on Medicare.

# What is Medicare?

- Health Insurance for:
  - Those who are 65 years of age or older
  - Those who are under 65 with certain disabilities
  - Those of any age with ESRD

# \$60 Billion Lost Annually

- Medicare loses billions of dollars each year due to fraud, errors, and abuse.
- Estimates is 3 to 10 percent of annual health care expenditures.

# Consequences to Beneficiaries

- Medical Identity Theft
- Health Impact
- Personal Financial Losses

# Medical Identity Theft

- Medical identity theft occurs when a beneficiary's Medicare number is misused, either by a provider, a supplier, or by someone posing as the real beneficiary in order to receive medical care. Such Medicare numbers are considered "compromised."

# New Medicare Cards

## New Card! New Number!

Mailing  
in 2018

### NEW Medicare Card

#### Current Medicare Card

**MEDICARE**  **HEALTH INSURANCE**

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY  
**JANE DOE**

MEDICARE CLAIM NUMBER **000-00-0000-A** SEX **FEMALE**

IS ENTITLED TO **HOSPITAL (PART A)** EFFECTIVE DATE **07-01-2016**  
**MEDICAL (PART B)** EFFECTIVE DATE **07-01-2016**

SIGN HERE → *Jane Doe*

 **MEDICARE HEALTH INSURANCE**

Name/Nombre  
**JOHN L SMITH**

Medicare Number/Número de Medicare  
**1EG4-TE5-MK72**

Entitled to/Con derecho a **HOSPITAL (PART A)** Coverage starts/Cobertura empieza **03-01-2016**  
**MEDICAL (PART B)** **03-01-2016**



# Advantages to New Card

- Because the Medicare Beneficiary Identifier no longer contain your Social Security number, your gender or your signature, there is less chance of Medical Identity theft or financial fraud being a side effect of having one's Medicare number compromised.
- Until recently Medicare numbers were as valuable as Social Security numbers to thieves who wished to set up credit card accounts with someone else's identity. The old cards can still be used until December 2019.
- Now if your card becomes compromised, you can report it to Medicare and get a new BIN
- No new card yet?

# Health Impact

- Receiving health care from a fraudulent provider can mean the
- quality of the care is poor, the intervention is not medically necessary, or worse: The intervention is actually harmful.
- Improper medical treatment from legitimate providers as a result of inaccurate medical records that contain:
  - False diagnoses
  - Records showing treatments that never occurred
  - Misinformation about allergies
  - Incorrect lab results
- Additionally, because of inaccurate or fraudulent claims to Medicare, beneficiaries may be denied needed Medicare benefits. For example, some services have limits. If Medicare thinks such services were already provided, they will deny payment.

# Personal Financial Losses

- Medicare fraud, errors, and abuse can all result in higher out-of-pocket costs for beneficiaries, such as copayments for health care services that were never provided, were excessive, or were medically unnecessary.
- Beneficiaries may also find themselves stuck with bills for services from providers who should have billed Medicare but instead billed the beneficiary for the entire cost of that service.

# Who Commits Medicare Fraud

- Medical Providers
- Medical billers
- DME Suppliers
- Medicare Beneficiaries
- Prescription Drug Plans
- Scam Artists

# Types of Medicare Fraud

- Provider Fraud
- Ambulance Fraud
- Community Mental Health Fraud
- Medicare Card Scam
- Equipment and Supplies Coverage Issues
- Wheelchair Scams
- Home Health Care Fraud
- Pain Management Clinics
- Hospice Fraud
- Prescription Drug Fraud
- Drug Diversion Fraud/Pharmacy Fraud

# Ambulance Fraud Schemes

- Falsification of documentation to provide the appearance of medical necessity, when medical necessity did not exist
- Billing for more miles than traveled for transport
- Billing nonemergency trips as emergency trips
- Billing the beneficiary instead of Medicare, if the provider participates in Medicare and the trip met Medicare's coverage criteria

# Community Mental Health Fraud

- Providing mental health services in outpatient clinics saves the government and taxpayers a tremendous amount of money. It also allows the patient to return home at night. However, some outpatient mental health centers are scamming the system.
- **How the Scam Works**
- In the typical scenario, patients are brought into the system to receive “treatment.” They arrive at the clinic each day, but instead of receiving treatment they play games or watch TV all day. Then the clinic bills the Medicaid program for “therapy” that was never provided.

# Medicare Card Scam

- In this type of scam, individuals contact beneficiaries claiming to represent Medicare, saying the beneficiary needs a new Medicare card. They may threaten beneficiaries with the loss of Medicare benefits if they don't comply. Beneficiaries are asked to provide their personal information, particularly their Medicare number and bank account number, sometimes even being offered gifts or money. In other examples, beneficiaries are told that they have to pay for this new Medicare card.
- It is important to remember that:
- Medicare beneficiaries receive a Medicare number and card automatically upon enrollment
- Medicare cards do not expire
- Medicare will not call, email, or come to the door of beneficiaries to offer a new card or request information in order to issue a new card
- Beneficiaries who lose their Medicare card can request a new one from the Social Security Administration or 1-800-Medicare.

# Medicare “Changes” Scam

- Because the Medicare program does change over time, scam artists recycle old strategies to fit the changing health care environment. In this scam, individuals call or visit to explain Medicare “changes,” then proceed to request personal identifying information. It can occur in conjunction with the Medicare card or Obamacare scam. Like the Medicare card and Obamacare scams, this scam uses a trusted and valued program – Medicare – to gain unauthorized access to beneficiary information.

It is important to know that beneficiaries may be **legitimately** contacted by the Centers for Medicare & Medicaid Services (CMS) or CMS representatives as part of occasional “Medicare Current Beneficiary Surveys.” CMS may also call or otherwise contact beneficiaries to resolve beneficiary complaints or investigate suspected fraud.

# Offers of Discount Plans & Cards

## PROS

- Can save a beneficiary money on prescriptions while they are in the Part D donut hole.
- Some are offered by trusted organizations at no cost to the recipient.

## CONS

- Can delay getting out of the Part D donut hole.
- Some companies use questionable marketing tactics, raising concerns about their ethics and illegitimacy
- Some are scams
- The rules pertaining to the cards can be confusing
- Some have fees
- They may not offer a true benefit, for example, they may not be accepted at the beneficiary's pharmacy.

# Equipment and Supplies Coverage Issues

- Marketing Violations
- Billing Practices
- Falsely Documenting Medical Necessity
- Dumping of Supplies

# Marketing Guidelines For Suppliers

- The beneficiary has given written permission to be contacted
- The supplier is contacting the beneficiary about an item already provided
- The supplier has furnished one Medicare-covered item within the previous 15 months

# Wheelchair Scams

- **How the Scam Works**
- DME street scammers may approach you to offer a power wheelchair that is a “free benefit” for having Medicare. This is not the case. The beneficiary must have a legitimate need, co-pays and/or deductibles may have to be met, and the physician prescribing the device must have examined the patient. The cost of these power devices runs from \$1,500 to \$6,000, depending upon the model. In addition, accessories may be ordered that are not needed, driving the cost up higher by several thousand dollars.
- Often a scam artist will contact the beneficiary and use scare tactics. This includes telling the beneficiary that Medicare is running out of money so the beneficiary better get his wheelchair now even though it’s not needed at this time. Getting equipment now for possible future needs does not adhere to the Medicare rules and is therefore illegal.

# Home Health Care Fraud

- For Medicare beneficiaries to be eligible for home health care services, they must be under the care of a physician. The physician must certify that the beneficiary needs one or more of the following: physical therapy, occupational therapy, speech language therapy, or intermittent skilled nursing care. Additionally, beneficiaries must be “home bound,” which means that due to their condition, leaving their home is not recommended and requires special transportation, or can only be done with a taxing effort.
- **How the Scam Works**
- In the common home health care fraud scheme, no actual home health therapy is provided. The beneficiary is asked to sign forms that verify a nurse or therapist showed up at her home and provided services.
- To justify charging for a nurse, a fraudulent physician who is not the beneficiary’s primary doctor may falsely certify that the beneficiary is an insulin-dependent diabetic and cannot inject himself.
- Unscrupulous physicians may also fraudulently certify that a beneficiary is home bound. In exchange, the beneficiary will be offered cash on a monthly basis or provided a home health aide that only prepares meals or cleans.

# Pain Management Clinics

- Pain management clinics specialize in several methods of treating chronic pain patients. This may involve therapy, injections, implantable devices, or oral pain medications. Most legitimate pain clinics have a clinician who is trained or certified in the treatment of chronic pain. However, now multiple fraudulent pain management clinics have sprung up all across the country and in some areas have become a tremendous problem.
- **How the Scam Works**
- Pain management clinics will recruit Medicare beneficiaries in a nearby neighborhood and provide van transportation to clinics to treat their “pain.” Once there, the beneficiary will typically receive the following unwarranted and unnecessary services: a consultation by a chiropractor, physical therapy, back adjustments by a chiropractor, injections by a physician or physician assistant, and oftentimes x-rays.
- Sometimes these fraudulent pain clinics will bill for a traction device called a Vax-D, which is not paid for under Medicare rules. In addition, Medicare beneficiaries will receive trigger point injections in their backs, but Medicare will get billed for a much more expensive procedure called a facet injection. After all this fraudulent therapy, the “patient” is taken by van again, treated to lunch, and driven home. The whole process begins again in a few days, and the fraudulent billing continues.

# What Can We Do?

- Senior Medicare Patrol Slogan
  - Protect
  - Detect
  - Report

# Rule out Error

- If you suspect Medicare fraud, errors, or abuse, address it immediately by taking these steps:
- If you have questions about information on yours or your loved one's Medicare Summary Notice (MSN) or Explanation of Benefits (EOB), call the provider or plan and ask for an explanation.

# Reporting Suspected Medicare Fraud

- **Get help from your SMP:** If you are not comfortable calling the provider or plan or if you are not satisfied with their response, your local SMP can help you: Identify and report fraud schemes and deceptive health care practices, such as illegal marketing or billing for services that were never provided.
- Refer complaints of potential fraud and abuse to the appropriate entity, who can intervene. For example:
  - HHS Office of Inspector General (OIG)
  - Centers for Medicare & Medicaid Services (CMS)
  - State attorneys general
  - Local law enforcement
  - State departments of insurance
  - State Medicaid Fraud Control Units (MFCU)

# Get Help from Other Sources

- Contact local law enforcement.
- Call 1-800-Medicare.
- Report directly to the OIG  
Hotline: [spoofoig@oig.hhs.gov](mailto:spoofoig@oig.hhs.gov).

# Upcoming Workshop

## How to Read Your Medicare Summary Notice Workshop

- April 11, 2019
- 12:30 – 2:30pm
- Anchorage Senior Activity Center
  - RSVP: 907-770-2070

# Thank You

# Questions?

# 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](http://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.



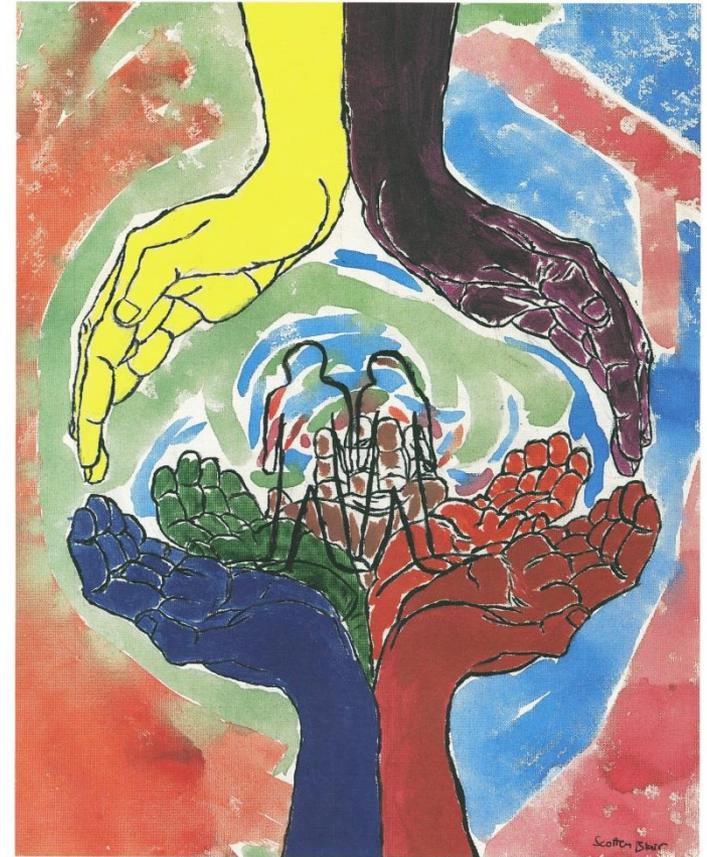
## **MISSION**

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
Age	16	16
Color	0	2
Marital Status	1	0
Mental Disability	12	12
National Origin	1	4
Parenthood	0	1
Physical Disability	42	17
Pregnancy	5	1
Race	19	68
Religion	5	3
Retaliation	8	0
Retaliation for Filing	11	0
Sex	30	23
	150	147
<b>Total Filings</b>	<b>297</b>	

### Filings by Issue

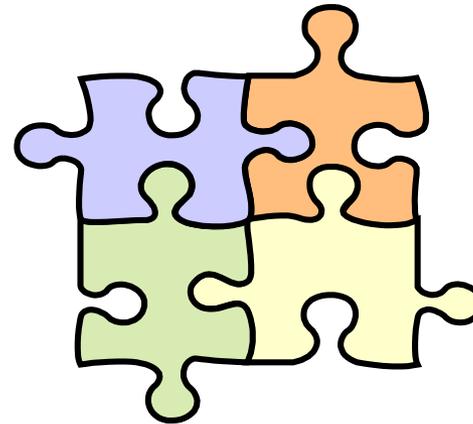
	Single	Multiple
Denied Service	5	1
Failure to Hire	22	7
Failure to Promote	3	3
Failure to Reasonably Accommodate	15	5
Fired/Constructive Discharge	42	104
Harassment	4	0
Other	0	2
Sexual Harassment	8	1
Terms, Conditions, and privileges	41	34
Demotion	0	0
Denied Religious Items	0	0
Failure to Dispatch	0	0
Negative Reference	0	0
Eviction	0	0
	140	157
<b>Total Filings</b>	<b>297</b>	



# 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](http://www.humanrights.alaska.gov)



# Making Complaints Work for Alaskans

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RCA Consumer Forum  
March 5, 2019



# OVERVIEW

Introductions

What the Ombudsman Does

How the Ombudsman Investigates Complaints

Strategic Plan, 2017-2022

Opportunities for Referrals, Outreach



# INTRODUCTIONS

Brief Bio

## **Linda Ritchey, Intake Officer, Alaska State Ombudsman**

Started at the Office of the Ombudsman in 2008 as the Intake Secretary. Promoted to Intake Officer in 2011.

## **J. Kate Burkhart, Alaska State Ombudsman-Appointed 2017**

Domestic violence attorney/program coordinator, Legal Aid Society of Middle TN 1999-2001

Public interest lawyer with Alaska Legal Services 2001-2006

Assistant Ombudsman 2006-2007

Executive Director, Alaska Mental Health Board & Advisory Board on Alcoholism & Drug Abuse 2007-2017

Executive Director, Statewide Suicide Prevention Council 2010-2017

Member, Alaska Safe Children's Act Task Force 2015-2016

# MISSION & VISION OF THE OFFICE OF THE OMBUDSMAN

## Mission

The Alaska State Ombudsman investigates citizen complaints about administrative acts of state agencies and determines appropriate remedies.  
AS 24.55

## Vision

The Alaska State Ombudsman promotes fair and efficient government through objective inquiry and well-reasoned recommendations for meaningful, measurable improvement.

# WHAT THE OMBUDSMAN DOES

The Ombudsman investigates complaints about state governmental agencies.

Most complaints come from citizens. However, the Ombudsman can investigate a complaint on her own motion.

**The Ombudsman is not a citizen advocate.**

The Ombudsman investigates to determine whether the allegations in the complaint are supported by the evidence, and if so, recommends a way to resolve the problem and/or prevent the problem from arising again.

# HOW THE OMBUDSMAN EVALUATES COMPLAINTS

Is the alleged action by the state agency:

- ✓ Contrary to Law
- ✓ Unreasonable
- ✓ Unfair
- ✓ Unnecessarily Discriminatory
- ✓ Unnecessarily Oppressive
- ✓ Abuse of Discretion
- ✓ Arbitrary or Capricious
- ✓ Insufficient or No Grounds
- ✓ Improper or Irrelevant Grounds
- ✓ Mistaken or Erroneous Grounds
- ✓ Performed Inefficiently
- ✓ Performed Discourteously
- ✓ Otherwise Erroneous

**Evidentiary Standard:  
preponderance of the  
evidence**

# OMBUD.ALASKA.GOV



ABOUT THE OMBUDSMAN

FAQS

CONTACT US

FILE A COMPLAINT



We make sure government processes are fair and effective.

WHAT WE DO

# ONLINE COMPLAINT



ABOUT THE OMBUDSMAN

FAQS

CONTACT US

FILE A COMPLAINT

## ONLINE COMPLAINT FORM

STEP 1 OF 4

25%

Name \*

First

Last

Today's Date \*

Mailing Address \*

Street Address

Address Line 2

City

Alaska

State



# COMPLAINT PROCESS





When  
someone  
contacts us

The Intake Team of three people handle all incoming complaints.

**In 2018, we received 1,855 requests for assistance.**

The Intake Team provides information and referrals to people with complaints outside our jurisdiction (non-profits, city governments, etc.).

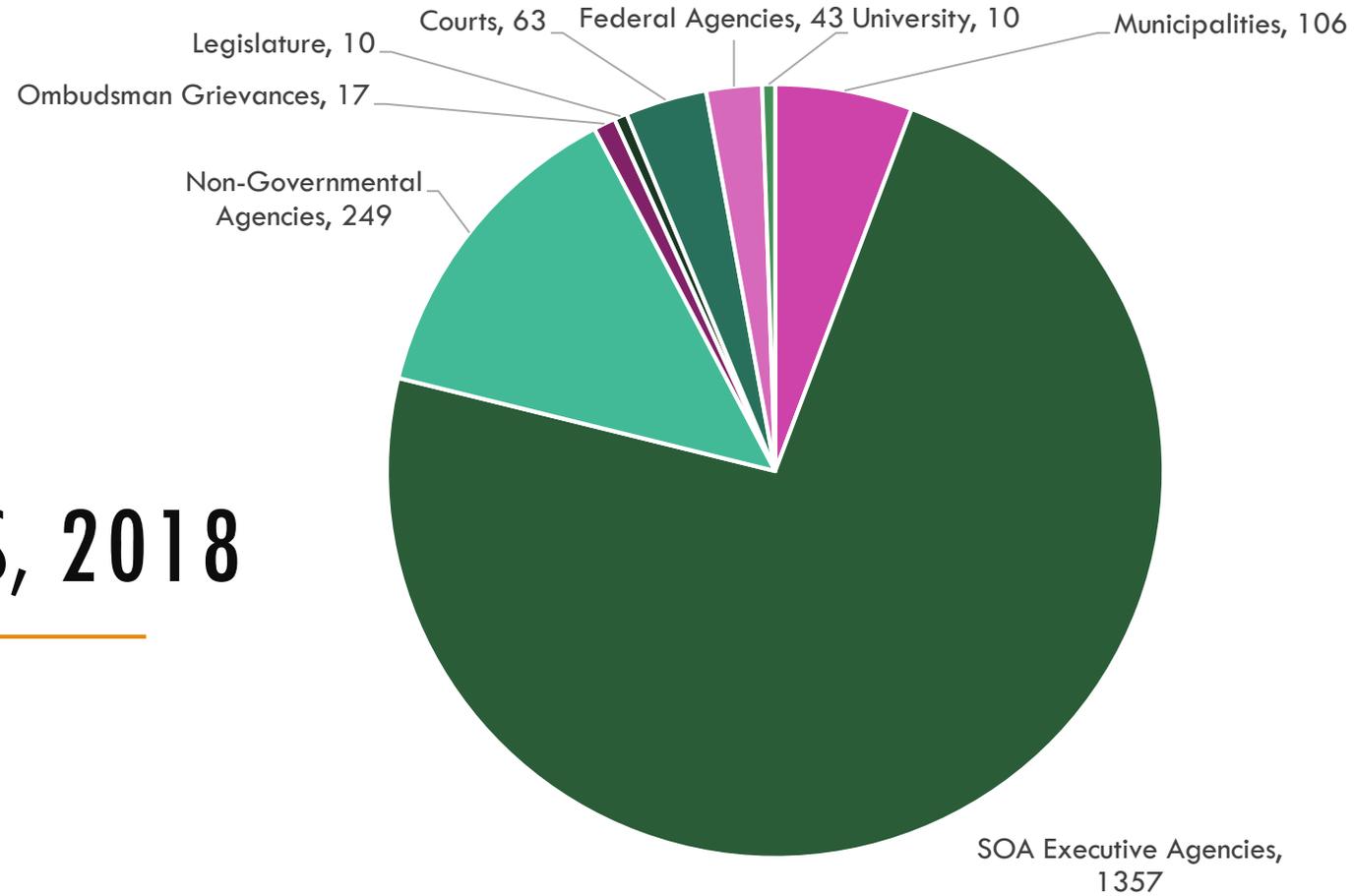
People calling with a complaint are referred to the agency's grievance process (if the agency has one) or to an agency supervisor **first** and encouraged to call us back if they are not satisfied with the agency's response (or receive no response). Exceptions to this policy can be made for emergency situations or when the person has a disability or limitation that prevents them from effectively using the grievance process.

If the person's complaint is a) jurisdictional and b) ripe for review, it is reviewed by the full staff during weekly complaint review meetings.

## INTAKE PROCESS

# ALL CONTACTS, 2018

---



- Municipalities
- SOA Executive Agencies
- Non-Governmental Agencies
- Ombudsman Grievances
- Legislature
- Courts
- Federal Agencies
- University

## Community Resources

The Office of the Ombudsman only reviews complaints about Alaska state government agencies. If your complaint is about a non-profit organization, city or borough government, or other organization, the resources below might be able to help you.

### Anchorage City Government

The [Anchorage Ombudsman](#) investigates complaints about municipal agencies, including the Anchorage Police Department, AnchorRIDES and the bus system, Health and Human Services, and other departments. [File a complaint online](#) or call [907.343.4461](tel:907.343.4461) for more information.

### Emergency, Basic Needs, and Other Community Resources

[Alaska 2-1-1](#) is a referral service for hundreds of community resources. These include help with emergency food and shelter, disability services, counseling, senior services, health care services, child care, drug and alcohol disorder treatment, legal assistance, transportation, educational opportunities, and more. Visit [alaska211.org](http://alaska211.org) or call 2-1-1.

### Consumer Complaints

The [Alaska Consumer Protection Unit](#) investigates consumer complaints about 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 helps with informal mediation of consumer complaints. You can file a consumer complaint [here](#).

[Better Business Bureau Northwest](#) investigates complaints about goods and services received from business. You can make a complaint [here](#).

[Identitytheft.gov](http://Identitytheft.gov) can help you report and recover from identity theft.

Learn more about how to be a safe consumer, and what to do when a purchase or service goes wrong at [USA.gov/consumer](http://USA.gov/consumer).

### Landlord & Tenant Complaints

The Landlord and Tenant Helpline, staffed by volunteer attorneys, is open to receive calls on Tuesdays and Thursdays from 6 - 8 pm. Call:

The Intake Team help people with complaints that are outside the Ombudsman's jurisdictions to other sources of assistance. We also have community resources listed on our website, to connect people to the right service.

We encourage folks who aren't sure where to turn to call us, and we'll help them find the right resource.

# COMMUNITY RESOURCES



Deciding  
whether to  
investigate

The Intake Team is often able to identify the root of the person's problem and resolve it quickly with a phone call or email to the agency.

Complaints that are not easily determined and resolved are reviewed by the full staff each week. Investigators and the Intake Team discuss the facts alleged, whether it presents evidence of a pattern or systemic problem, and whether resolution is possible.

If the complaint is appropriate for further review, an investigator (or team of investigators) will accept the complaint for more in-depth review and investigation.

## COMPLAINT REVIEW



Investigating  
complaints

The Ombudsman is **OBJECTIVE**.

Investigators look at each complaint without bias or preconception, though they do look at individual complaints in the context of past investigations and larger systems issues.

An investigation typically includes extensive review of documentation from the complainant, agency records, case files, court files/records, interviews of interested parties, and other information. The Ombudsman can subpoena information and witnesses, and can depose witnesses.

Some investigations can be completed in a matter of days, while others can take months. The Ombudsman is committed to **efficiently and effectively investigating complaints**.

## INVESTIGATION



Finding  
solutions

The Ombudsman is not a citizen advocate. The Ombudsman's focus is ensuring that state government serves citizens fairly, effectively, and efficiently.

**The Ombudsman offers well-reasoned recommendations for resolving complaints found to be justified and making meaningful, measurable improvement in agency operations.**

Often the remedy sought by the person complaining about the agency is not within the power of the Ombudsman to recommend (or the agency to give). However, the Ombudsman does seek to find acceptable solutions to complaints whenever possible.

## RESOLUTION & RECOMMENDATIONS

# OUTCOMES

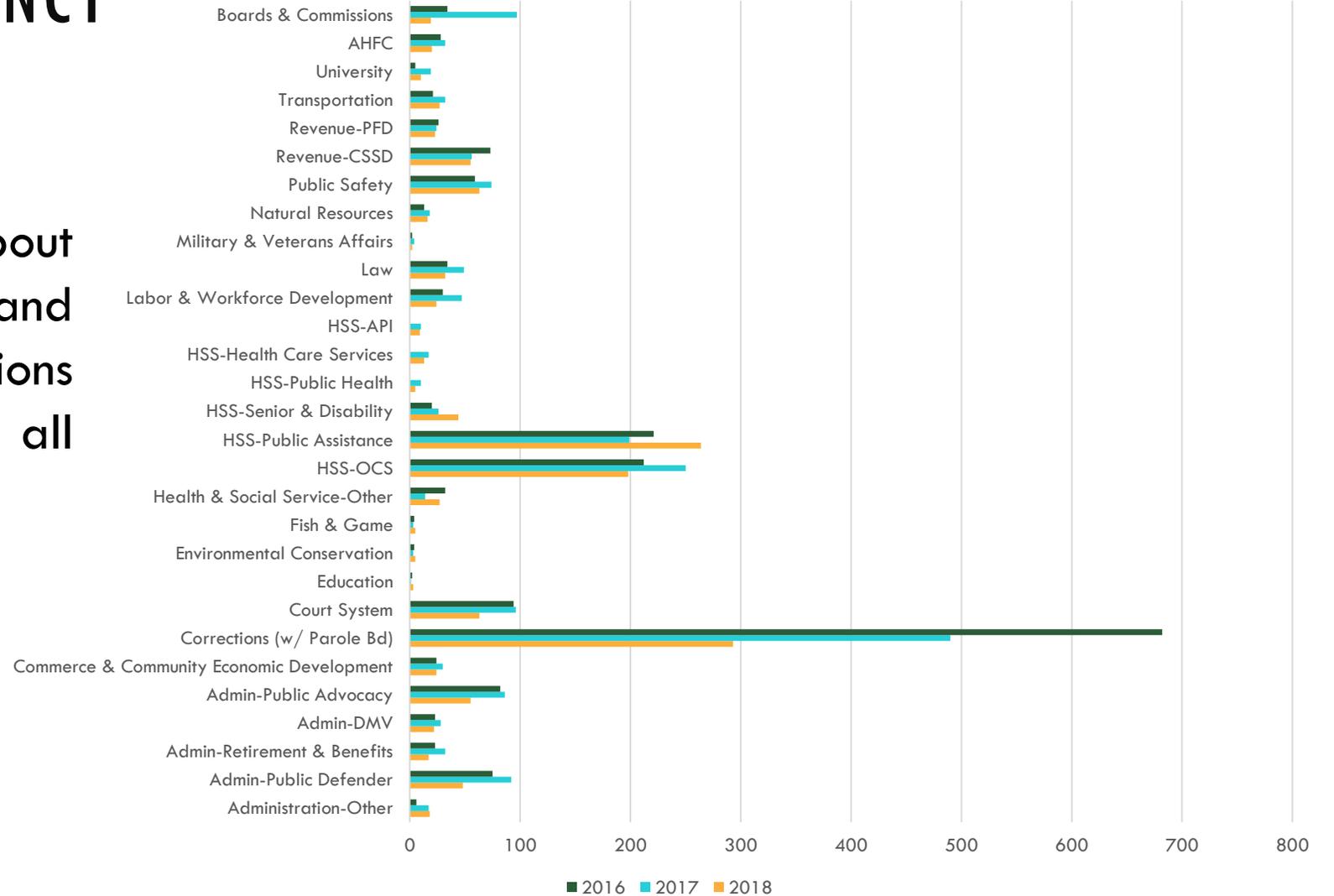
Complaints that are reviewed and investigated by investigators are resolved in a variety of ways:

- The agency is determined to have acted according to law, policy, and reasonable practice;
- A resolution is possible by providing the person with information about their situation, encouraging the agency to respond to the person, or other brief assistance;
- The investigator works with the agency to resolve a complex or systemic problem without the need for formal report and recommendations;
- The Ombudsman issues a formal report and recommendations for addressing justified complaints.

# COMPLAINTS BY AGENCY

Historically, complaints about the Departments of Health and Social Services and Corrections make up more than half of all investigations each year.

Comparison of Complaints by Agency  
2016-2018



# STRATEGIC PLAN 2017-2022

## Core Values

**Objectivity**

**Curiosity**

**Respect**

**Integrity**

**Public Service**

# STRATEGIC PLAN 2017-2022

Goal 1: All Alaskans are aware of the role, work, and value of the Alaska State Ombudsman.

Goal 2: The Alaska State Ombudsman provides welcoming, accessible, and safe environments for people to come for help with their problems.

Goal 3: Ombudsman investigations are conducted and reported in a timely fashion.

Goal 4: Ombudsman recommendations are tracked for implementation and evaluated for effectiveness.

Goal 5: Internal ombudsman operations are efficient and effective.

Goal 6: The Alaska State Ombudsman has capacity to investigate complex, technical, and systemic complaints.

Goal 7: State agencies appreciate the role of the Alaska State Ombudsman and the value that it offers to public systems.

Goal 8: The Alaska State Ombudsman is a source of expertise and technical assistance on complaint resolution policies and procedures.



QUESTIONS?  
COMMENTS?

*thank you!*

J. Kate Burkhart  
Alaska State Ombudsman  
Juneau, Alaska 99801  
907.465.4970  
[kate.burkhart@akleg.gov](mailto:kate.burkhart@akleg.gov)

# 2<sup>nd</sup> Annual Consumer Forum

March 5, 2019

Maude Morse, CMI

[mmorse@ahfc.us](mailto:mmorse@ahfc.us)

907-360-1595 mobile

# The Right to Know Before You Owe

- Renting or Buying: Education
  - HomeChoice Class
  - Real Estate Industry Classes
  - Energy Conservation Classes
  - <https://www.ahfc.us/buy>
- Ask CFPB
- <https://www.consumerfinance.gov/ask-cfpb/>



# Shop and Compare

- Ask for a Cost Estimate or Cost Worksheet
- Good Faith Estimate vs. Loan Estimate
- Bank, Credit Union, Mortgage Broker
- Local Lending vs. Online Lending
- Interest Rate vs. APR
- Cost of Credit



## Down Payment Assistance (AHELP) & MI

- Affordable Housing Agency
  - Alaska Community Development Corp.
  - Cook Inlet Lending Center
  - NeighborWorks Alaska
  - Housing Authorities
  - Federal Bank
  
- Less than 20% down (Urban)
  - Private Mortgage Insurance
  - Government Guarantees
    - FHA
    - VA
    - USDA/RD
    - HUD 184



# Disclose. Disclose. Disclose.

- Alaska Real Estate Commission Consumer Disclosure
- State of Alaska Residential Real Property Transfer Disclosure Statement
- Lead Base Paint Warning
- Alaska Department of Environmental Conservation
- Home Inspection Reports
- Resale or Public Offering Statement
- Closing Disclosure



# Mortgage Wiring Fraud and Scams

- Wire Transfer Warnings
  - Subject to sophisticated cyber fraud attacks
  - Buyer be aware
- Brokerages and Title Companies
  - Closing Instructions
  - Should not provide electronic transfer instructions by email.



Questions?

More information can be found on  
our website. [www.ahfc.us](http://www.ahfc.us)

Thank you.

# REGULATORY COMMISSION OF ALASKA

- Who We Are and What We Do
- Your Rights & Responsibilities as a Utility Customer
- Regulatory Rate Review Process





The RCA regulates:

- ✓ Electric
- ✓ Natural Gas
- ✓ Steam Heat
- ✓ Water & Wastewater
- ✓ Refuse (Garbage)
- ✓ Local and In-state Long Distance

Because of federal preemption, the RCA does not regulate:

- x Cable
- x Internet
- x Cellular / Wireless

**Exemptions** from *economic regulation* (AS 42.05.711):

- City-owned utilities
- Electric/telephone utilities with annual gross revenues < \$50,000
- Electric/Telephone Cooperatives through Deregulation Elections

## RCA Consumer Protection & Information investigates:

- General Billing & Collection Requirements
- Meter Readings
- Deposit Requirements
- Payment Arrangements
- Disconnection of Service
- Line Extensions and Service Connections
- Quality of Service
- Service Interruptions & Outages
- Management Practices



- Safe and reliable utility service
- A clear and concise bill
- Fair credit and deposit policies
- Know how your utility bill is calculated

# REGULATORY COMMISSION OF ALASKA

## Regulatory Rate Review Process

Public Comment

Tariff Suspension

Inviting Interveners

Evidentiary Hearings



After the hearing, assigned commissioners consider all relevant information and issue an order. The parties may request reconsideration of the order or appeal it in superior court if they believe the RCA has erred in its determination.

# Thank You



## Regulatory Commission of Alaska

login

What's New  
at the RCA

RCA  
Exchange

For  
Consumers

For  
Legislators

RCA  
Library

Programs  
and Utilities

Provisional  
Certification

▶ Forgot password?

View Cart

▶ Send Feedback ▶ Release Notes

Home

### Calendar of Events



View Current Month

#### HEARINGS

3/5/2019 - 3/5/2019

U-18-040 Prehearing Conference  
Status: Final  
9:30 AM

▶ Details

3/7/2019 - 3/7/2019

U-19-005(...) Prehearing  
Conference  
Status: Final  
10:00 AM

▶ Details

#### PUBLIC MEETINGS

3/13/2019 - 3/13/2019

Public Meeting  
9:00 AM

▶ Details

3/27/2019 - 3/27/2019

Public Meeting  
9:00 AM

▶ Details

#### TARIFF ACTION MEETINGS

3/7/2019 - 3/7/2019

TA Meeting  
1:30 PM

▶ Details

3/21/2019 - 3/21/2019

TA Meeting

### Headlines



▶ [Headline Archives](#)

3/1/2019: NARUC Consumer Guide on Natural Disasters and Utilities. The Regulatory Commission of Alaska's Con [More...](#)

3/1/2019: RCA Welcomes Commissioner Dan Sullivan. Commissioner Dan Sullivan was appointed by Governor Michae [More...](#)

2/25/2019: Recruitment Announcement: Utility Engineering Analyst I/II/III. The RCA is recruiting for a [More...](#)

1/15/2019: Consumer Forum for Alaskans: Tuesday, March 5, 2019. In conjunction with the National Consumer Pro [More...](#)

1/9/2019: Consumer e-News (Winter). The Regulatory Commission of Alaska's Consumer Protection and Informatio [More...](#)

12/12/2018: RCA Makes Significant Changes to the Alaska Universal Service Fund. On August 9, 2018, the Regulat [More...](#)

12/5/2018: RCA Consumer Advisory on Emergency Preparedness. The 7.0 earthquake on Friday, November 30, 2018, i [More...](#)

10/26/2018: SMART METERS Q & A. As part of ongoing system improvements, many electric utilities in Alaska and [More...](#)

### Public Information

- ▶ View Public Notices & Submit Comments
- ▶ File an Informal Complaint
- ▶ Regulatory Affairs & Public Advocacy
- ▶ Utility Rate Information

### Top Searches

- ▶ Issued Orders (30 Days)
- ▶ Recent Documents (30 Days)
- ▶ All Open Utility Dockets
- ▶ All Open Tariff Matters
- ▶ All Open Pipeline Dockets
- ▶ All Open Rule-making Dockets

▶ Find a Certificate

▶ Find an Entity (Company)

▶ Find a Matter

Examples: U-06-002  
TA758-2