



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education
Committee

January-February, 2024



**Happy 2024 From Your
Consumer Education
Committee!**

We hope you enjoy the *Consumer Connection*! If you have ideas throughout the year that you would like to see addressed, please email us at mrspa@mrspa.org

2023-2024 MRSPA CONSUMER EDUCATION COMMITTEE

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More than 2.2 million Americans, and over 60 million people worldwide, have glaucoma, and experts estimate that half of the people that have it, don't even know they're afflicted.

The Glaucoma Research Foundation reports that **glaucoma is a leading cause of blindness**. The risk increases as we age. People over 70 are three to eight times more likely to develop some forms of glaucoma than their younger counterparts.

Regular eye examinations are essential to preserve vision, especially for seniors and others in high-risk groups.

If you're overdue, schedule an eye exam today!!

Did you know that every two seconds someone in the United States needs blood? Or that winter months make it extremely difficult to collect the necessary amount of blood and platelets needed to supply hospitals? This January, the American Red Cross celebrates **National Blood Donor Month** and recognizes the lifesaving contribution of blood and platelet donors.



Don't be a victim of medical identity theft— know the warning signs!

You could be a victim if you:

- Get a bill or other paperwork regarding a medical procedure or service that you did not receive
- Discover incorrect information in your medical records
- Are notified that you have “maxed out” your medical benefits
- Are contacted by a debt collector about a medical debt you don't owe
- Discover collection notices or other indication of medical debt activity in your credit report
- Are denied insurance coverage because of incorrect information in your medical records.

Read your medical bills carefully to make sure they match up with the care that you received. Check to make sure the provider and facility are correct and that dates match your records.

Contact your health plan immediately if you see a problem. Point out the faulty information and ask that it be deleted. If you need further help....

**Consumer and Health Billing Issues Problems?
You can reach out to the Maryland Office
of the Attorney General for assistance.....**



Marylanders who need assistance with consumer or health billing issues can reach us by phone or email. Our hotlines are open 10 am to 2 pm Monday through Friday, except holidays.

**410-528-8662 (Consumer)
410-528-1840 (Health)**

You can reach us by email at [**heau@oag.state.md.us**](mailto:heau@oag.state.md.us) (health care/ insurance billing)

or

[**consumer@oag.state.md.us**](mailto:consumer@oag.state.md.us) (business complaints)

Help Stop Identify Theft

Maryland residents are eligible to receive up to six free credit reports each year. Federal law entitles you to one free report from each credit reporting agency each year, and Maryland law entitles you to an additional free report from each credit reporting agency each year.

Requesting a free copy of your credit report is one of the easiest and most effective ways to see if you are a victim of identity theft, especially new account fraud.

You can obtain these reports by directly contacting any of the three credit reporting agencies. You can also obtain free credit reports through Annual Credit Report, an organization authorized by federal law to provide credit reports from Equifax, Experian, and TransUnion.

There are three ways to request your credit reports:

Phone: 1-877-322-8228

Online: www.annualcreditreport.com

Mail: Go to the website for the Office of the Maryland Attorney General and visit the "Identity Theft" section to access a form that you can mail.

Identity Theft Protection Checklist

- ◇ Check your credit report annually.
- ◇ Consider placing a credit freeze for yourself and family members.
- ◇ Monitor financial statements and health records for suspicious activity.
- ◇ Opt out of junk mail and pre-screened credit card offers.
- ◇ Enroll in the Do Not Call Registry.
- ◇ Keep sensitive documents in a locked, secure location.
- ◇ Shred documents containing personal information that you no longer need.
- ◇ Be very suspicious of unexpected calls from someone demanding money or personal information.
- ◇ Don't post information online that could help an imposter steal your identity.
- ◇ Keep your computer's virus protection software up-to-date.

Great advice from the Maryland Office of the Attorney General!

January great buys:

Televisions
Refrigerators
Small Appliances
Fitness Equipment
Holiday Décor and Wrapping
(after holiday sales)
Linens, Bedding and Towels

February great buys:

Headphones
Wireless speakers
Smart Watches
Home Goods (Presidents' Day Sales)
Tax Software Deals
Last-minute Ski Trips

How to save on Valentine's Day and still show your love

Shop Local and support your local florist. Also check out Supermarkets—many are a “one stop shop” for cards, candy and flowers. Your local Dollar Store carries balloons, cards and candy!



Do You, or Someone You Know need help with heating bills?

All of the utilities in Maryland offer special payment plans like Budget Billing, Extended Due Date, and Payment Installation Plans that can help during times of the year when charges tend to spike. Call the Customer Service Division of your local provider for specific information on options they can provide.

To hook up with the many programs that are offered to Seniors, contact your county Department of Aging, your Local Office of Home Energy Programs or visit dhr.maryland.gov/ohep, or call 1-800-352-1466.

You can also buy an energy gift certificate at many energy providers for a neighbor in need.



3 Tips to Avoid Slips this Winter



ONE

Wear shoes with gripping soles to provide traction. If you come across an area that you believe may be icy, tap the edge of the area with your foot to be sure.

TWO

Carrying heavy items may change your center of balance, making it more likely for you to slip. Keep your hands free and out of your pockets when walking.



THREE



When getting out of your vehicle, check to make sure there are no icy spots near your vehicle. When entering and exiting your car, use the vehicle for balance and support.