



CALL FOR ACTION THE CONSUMER ADVOCATE

November 2025 / Issue 23

CALL FOR ACTION 101

In this section of our newsletter, we will give you small monthly updates on who Call for Action (CFA) is and what it is that we do. We hope you enjoy this little glimpse inside of our world.

Call for Action in Madison works hard to provide you with a variety of ways to reach consumers. Our primary mission is helping consumers, and small businesses, when they are experiencing a consumer issue they simply cannot resolve on their own. Our services are free and confidential. When you need us you can file a complaint online at Call for Action | channel3000.com or by calling (608) 270-2833. Our Consumer Advocates try hard to respond to you within a week to start to help.

This monthly newsletter is another way. The current, and past, newsletters are located on Channel3000 in the Call for Action section. If you stumble upon this free newsletter and would like it emailed to you let us know at wiscfca@gmail.com. The newsletter is the only email you will receive from us, and we will never share your email with any other organization.

You may find Call for Action speaking at a variety of events. Our speaking engagements vary from 15-90 minutes, and we inform the community about our services, or discuss current frauds and SCAMS, or talk about common ways your identity can be stolen and how to keep yourself safe. We have spoken in education, to community organizations, at senior centers, safety fairs, Rotary Clubs, American Legions, VFW's, Lions Clubs, and more. If you have an organization looking for a speaker, send an email to wiscfca@gmail.com to start a discussion.

WISC-TV, Channel 3, kindly hosts a live call-in show for Call for Action twice a year. The hours typically are from 4PM - 7PM, so we are reaching a television audience that may not see us at other times. During those hours, our Consumer Advocates are waiting to take your calls. Our last show in September 2025 had the phone lines ringing off the hook.

Michelle Renee Quinn is the Consumer Reporter at Channel 3, and you will often find her doing reports about consumer cases from Call for Action or giving tips and advice from us. Occasionally, she will bring one of our awesome Call for Action team members to join her. You can watch Michelle Renee on the morning news shows on Monday, Thursday, Friday, Saturday, and Sunday. We also will visit the Live at 4 team. Previous Call for Action news stories are located online at Channel3000.com.

If you are a frequent viewer of Channel 3 you will occasionally see a promotional piece about the services of Call for Action. New promotions are currently being produced. If you see one on air let us know what you think.

Finally, Call for Action Madison is currently making changes to our Facebook and LinkedIn social media platforms so stay tuned for more information as these begin.

Located in Madison at WISC-TV, CBS Channel 3 (Channel3000) and staffed by highly trained Consumer Advocates who are enthusiastic about educating and helping consumers. **Our phone lines are open to talk with one of us live on Tuesday, Wednesday, and Friday from 11:00 AM - 1:00 PM. Our phone number is (608) 270-2833.** Outside of those open phone hours you can call and leave a voicemail message or you can submit a consumer complaint online at Call for Action | channel3000.com.

CALL FOR ACTION CONSUMER ALERT

As you may know, Medicare Open Enrollment for 2026 runs from October 15 to December 7, 2025. The reason you may be aware of this is you are receiving social media, regular mail, television, and radio advertising about this. You are likely to see or hear that there may be benefits you are missing and there is a **deadline looming** to make changes “**so you must act quickly**” (**that is a red flag warning NOT to act quickly**). We want to remind you that during this time there is nothing you must do if you are satisfied with the coverage you have with your current providers.

The number of unexpected phone calls you receive goes up. Call for Action receives complaints from consumers every week about the phone calls with individuals reporting they get 10-20 calls per day, and they want the madness to stop. The first thing we tell them is not to answer an unexpected call from someone they do not know. Let it go to voicemail. A legitimate caller will leave a voicemail message for you; a scammer will not.

We next ask if the consumer registered on the No Call Registry. You can do this by calling (888) 382-1222 to register or inquire if your phone is listed. Once you are on the list you will stay on the list. Legitimate and honest businesses request an updated list of these numbers on a regular basis and respect the numbers that are registered by not making calls to them. Being on this list is not going to stop all calls. There are calls that are exempt such as non-profit organizations, collection calls, political campaigns, survey calls, and calls from businesses you have done business with.

Just as a legitimate business is not going to call if you are on the No Call List and they will not make repeated phone calls. No legitimate solicitor asks for your personal information over the phone. Medicare is never going to call you unexpectedly. If you receive a call and the caller ID reads Medicare, you know immediately it is a scammer who has manipulated the caller ID to read as if Medicare is calling.

Again, remember that at this time of year if you do not want to explore making changes to the plans you do not have to do anything. Do not let the advertisers convince you differently or pressure you into considering that making a change will benefit you.

But this is the right time to review your current plan(s) carefully to understand any changes in your plan's premiums, deductibles, and covered services for the upcoming year. You should confirm providers and prescriptions are still in-network and covered. If you choose to compare plans use the Medicare Plan Finder on [medicare.gov](https://www.medicare.gov).

Unfortunately, at this time of year the scammers seem to come out of the woodwork, and you must be proactive to protect yourself. To stay safe you need to be wary of unsolicited calls, texts, mailers, and emails that ask for any of your personal information (name, birthdate, social security number, address, Medicare number, insurance numbers, address, doctors, prescriptions, bank or credit card numbers, etc.). You may be told you need a new or updated Medicare card or be asked to make a payment, but it is a SCAM. Do not click on random ads for Medicare plans. If you receive a phone call or text that is unexpected do not respond and do not click on any link. When you answer the call from a scammer, not only are they going to commit fraud on you, but they are also likely going to sell your phone number on the dark web to other scammers that will know you may be vulnerable. If you do answer a call and realize it is fraud, hang up immediately. The longer a scammer keeps a victim on the line the greater the likelihood they are going to SCAM you.

If you do get a scam call, contact the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud) especially if your identity is stolen or you lost money. For unwanted calls where you have not lost money please report to [donotcall.gov](https://www.donotcall.gov).

CALL FOR ACTION CONSUMER STORY

We want to urge all consumers to beware of some health care service issues that may surprise you with a substantial unexpected medical bill. Over the past few years, we have heard from a sizable number of consumers who have experiences that are similar. These consumers are contacting Call for Action for help when they are surprised by a large medical expense for a service that they received and assumed they were covered by their health insurance plan but was not.

One of these consumers needed to see a new medical provider. When they called the clinic to book an appointment, they inquired to be sure that the clinic accepted the medical insurance they have and found that it did. As can happen, the provider they were requesting was not taking new patients, so the consumer was referred to another provider, scheduled the appointment, and saw the provider to take care of their needs. Later they found out that the specific provider was not in their covered network and thus they were responsible for the cost of the visit.

We have also had more than one case submitted where the consumer required the services of an ambulance only later to find out the ambulance service (sometimes the most well-known service in this area) was not on the approved service provider list of their health insurance company. If you needed transport by ambulance, would you ask questions about billing and insurance coverage? We don't think you would, nor should you have to ask questions regarding coverage.

Call for Action works with the consumers for all these cases to try to clear, or at least reduce, the balance they owe. But in some cases, it does not appear that we are going to have success for the consumer.

If you have a medical emergency and require an ambulance or treatment your priorities are not going to be to ask questions about coverage. However, if you are making appointments, or need medical transport, for a non-emergency it is in your best interest to ask those questions, so you do not later receive unwanted surprises in the form of an unexpected medical expense.

If you were in an emergency and unable to research network coverage at the time, there is good news. As of January 2022, there is a No Surprises Act that may help you. A surprise medical bill is unexpected for services received by a medical provider or a facility that you did not know was out of your network until the bill arrives. The No Surprises Act (NSA) is intended to protect you from that surprise billing for emergency services and limit the amount you are liable for paying so it is closer to what you would be required to pay if the provider were in your network. Keep in mind that the NSA is dependent on if you have health insurance or are uninsured.

If this happens to you and you have a question about the No Surprise Act or if you question if this law isn't being followed properly for your situation you can go to [Medical bill rights | CMS](#) or you can file a complaint with Call for Action at [Call for Action | channel3000.com](#) and one of our health specialist Consumer Advocates will work with you.

CALL FOR ACTION CONSUMER CALENDAR

Here are consumer-related speaking events:

November 16th - 22nd National Fraud Awareness Week.

November 20th Cross Plains American Legion

CALL FOR ACTION CONSUMER TIPS

From The CFA Archives – **Issue #7 December 2023**

With the arrival of the holiday season, it is important to focus on gift card SCAMS. CFA has previously received complaints from several consumers with gift card-related problems.

Last holiday season an individual purchased a \$500 gift card from a store. When he tried to use the gift card, the company told him that there was **no value left on the card**. This is an example of when a gift card thief targets the gift card rack at a store. The thief scratches off the strip covering the PIN, records the PIN and the gift card number. The thief then covers the PIN with a replacement sticker. The thief enters the gift card number and PIN into a computer or phone app and periodically checks to see if the gift card is activated. Once activated, the thief can then use the gift card online to drain whatever balance is currently on the card.

The results of a national survey conducted last year showed 1 in 5 (20%) people had given or received a gift card that ended up having **\$0.00** on it. The recommendation is to purchase gift cards directly from the retailer who issues it, rather than from a chain/discount store that has a kiosk covering multiple vendors' gift cards. If possible, purchase gift cards where they are secured behind the counter or displayed in well-sealed packaging.

RECOMMENDATION: When you give a gift card or receive one, **it is important to go online or call the number on the back of the card as soon as possible to confirm the balance**. Don't wait months before you find out when trying to use the card that there's no value on it.

