October 2026 Issue 34

CALL FOR ACTION
THE CONSUMER ADVOCATE

CALL FOR ACTION SOMETHING NEW FOR THE NEWSLETTER

QUESTION OF THE MONTH

??????????????????????

Here is a new feature from your Madison Call for Action team designed to get you thinking about a consumer issue.

October's Question:

What is the #1 RED FLAG (warning) when you are shopping online?

If you have an answer you would like to share with us, please send it to:

wisccfa@gmail.com

In the Subject line put **CFA Question of the Month.**

The answer to this question will be found in the next issue of THE CONSUMER ADVOCATE monthly newsletter.

CALL FOR ACTION NEWSLETTER

If you would like to have this monthly publication emailed to you, free of charge, let us know at wisccfa@gmail.com The newsletter is blind copied to everyone, so your email address will not be seen by anyone. After reviewing the newsletter, you can OPT OUT anytime by sending an email request to the address above and your email address will be removed from the master distribution email listing.



New 24/7 Call for Action Phone Number 608-690-6722

NOTE: It may take a few days depending on when you call before a Volunteer Advocate contacts you back. Please be patient during the remodel period.

Here's the link to the online complaint form:

https://www.channel3000.com/news/call-for-action/click-here-to-submit-a-complaint/html_39738c34-c616-4bf7-ae62-17398fbd22e9.html

CONSUMER CALENDAR

Here are consumer-related speaking events:

October 12 – South Madison Rotary

October 29 – Wisconsin Senior Safety Resource Fair at Vista West

January 7 – Verona Senior Center

CALL FOR ACTION CONSUMER STORY

Facility Fees

Call for Action has had more than one consumer reach out to us recently because they were charged a Facility Fee when they visited their doctor. We learned that this is a newer occurrence that many are not yet familiar with. There are no federal or state laws that require this fee but laws are in place that regulate how, and when, they are billed. You may have seen this recently or you will very likely encounter this at your next appointment. We wanted to take this opportunity to explain this to you, so you aren't surprised when your bill comes.

A Facility Fee is an extra added charge to your medical bill for services provided to you at a hospital or hospital owned clinic. These are to cover overhead costs in running the facility such as equipment, building maintenance, support staff, etc. This will be a separate listing on your billing statement. Appropriate signage regarding the Facility Fee should be posted in all facilities that charge the fee. We find that some facilities have a standard Facility Fee that may be $200 - $300 and some facilities are based on services provided, room type or medical procedure.

To find out if you will be charged a Facility Fee and what the fee will be please call, before your appointment, the billing department of your healthcare provider.

Most insurances will pay the Facility Fee, but some do not. Before you visit a medical provider you may want to call the customer service department of your insurance provider (find this phone number on the back of your insurance card) to find out if this will be covered.

Remember: Being a savvy consumer means you shop with your brain, not just shopping bags, and your wallet will appreciate your knowledge.

CALL FOR ACTION CONSUMER INFORMATION

Prepare Now for Fall Benefit Scams

Medicare Open Enrollment begins October 15, and scammers may already be gathering personal information to make their calls, texts and letters sound convincing.

Names, addresses, relatives, phone numbers and property information can often be found through data brokers and people-search websites. Scammers may use those details to impersonate Medicare or Social Security representatives and gain your trust.

Take these steps now:

- Search your name online to see what information is publicly available.
- Submit removal requests to people-search and data-broker websites (look at their privacy policy for details) or subscribe with a data removal service to do this for you.
- Help older family members check their information, too.
- Create a family password to verify urgent or unexpected requests.
- Use security-question answers that cannot be discovered online.

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CALL FOR ACTION CONSUMER INFORMATION

PERSONAL FINANCE (article by Lisa Gerstner in Kiplinger's Personal Finance)

If you have an unresolved problem with a bank, credit card issuer, credit-reporting company or other financial product or service, one way to get help is to file a complaint with the Consumer Financial Protection Bureau. After you submit your complaint at **consumerfinance.gov/complaint**, the CFPB sends it to the provider for review. Most companies respond within 15 days.

In June, the CFPB announced changes to its complaint portal. It's adding two-factor authentication, requiring users who create online accounts to verify both their email address and their phone number.

Additionally, the CFPB says those who wish to correct inaccurate information on their credit reports must first file a dispute with the credit-reporting companies: Equifax, Experian and TransUnion. While the Fair Credit Reporting Act supplies a framework for consumers to do this directly with the companies, "some credit-repair clinics and individuals are using the Bureau's complaint process to circumvent this statutory process," the CFPB says.

What prompted the changes

In recent years, the volume of complaints to the CFPB about companies and credit-reporting agencies increased dramatically, rising from more than 150,000 in 2019 to more than 5 million in 2025. The CFPB says it is "focusing resources on complaints that warrant a substantive response," safeguarding the system from users who appear to be abusing the complaint process.

The CFPB says its adjustments will help the bureau more effectively address complaints.

Some consumer advocates, however, contend that these moves will create obstacles for those who request assistance from the CFPB.

The National Consumer Law Center said in a statement that the CFPB's actions will discourage people from disputing credit report errors. In a letter to the CFPB's acting director, Russell Vought, Democratic Sens. Elizabeth Warren and Andy Kim expressed concern that the overhaul makes it more difficult for consumers to submit complaints and that the changes were made "at the urging and to the benefit of the credit-reporting companies."

Where to get help

Before you ask the CFPB or another third party to assist you with a complaint, reach out to the provider to see whether it offers a solution. If you find an error or signs of fraudulent activity on your credit reports — say, the presence of a credit card or loan you never opened — contact the card issuer, lender or other entity that furnished the information, and file a dispute with each credit-reporting company listing it.

You'll find a link to initiate your dispute online at each credit-reporting company's home page: **equifax.com**, **experian.com** and **transunion.com**.

If you're dissatisfied with a provider's response to your complaint (or if you get no reply at all), you may gain a better result by bringing in a government agency or advocacy organization. While the CFPB accepts complaints about financial products and services, other groups can assist with problems outside that arena. Your state's consumer protection office may mediate disputes with businesses; look up your state's office at **usa.gov/state-consumer**.

The Better Business Bureau (bbb.org) will forward complaints to businesses on your behalf, asking them to respond within 14 days. Elliott Advocacy (elliottadvocacy.org) helps consumers resolve complaints with businesses for free, but you must agree that the group can publish your name and city in an article about your case so that others can learn from your experience.

CALL FOR ACTION SCAM PREVENTION SERIES

TOP 10 SCAM PREVENTION TIPS

This will be part 1 of a multi-part series that Call for Action is bringing to you regarding Scam Prevention. More than half of U.S. adults face a high volume of attempts on a daily basis and 24% experience them weekly. This local Call for Action office has noticed that the complaints we receive in the category of Scams and Frauds has spiked in recent months. While we are happy to try to help people who are victimized, we would much rather help by educating you about what you can do to help prevent a scam happening to you.

Following is a Top 10 List of Scam Prevention Tips. Over the next ten months we will tackle one of these in more detail. We hope you enjoy this series.

1. Screen Phone Calls
2. Do Not Respond To Random Text Messages
3. Do Not Respond To Emails On Your Phone
4. Never Allow Remote Access
5. Take A Break
6. Use Direct Deposit And Autopay For Bill Paying
7. Anything CryptoCurrency Is A Scam
8. Guard Your Financial Information
9. Everyone Needs A Phone-A-Friend
10. Everyone Needs A Good Amount Of Skepticism

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Prepare Now for Fall Benefit Scams

- Use security-question answers that cannot be discovered online.
- Never provide personal information or payment during an unexpected call.

Remember: Social Security cost-of-living adjustments are automatic, and Medicare cards are free. You do not need to pay or provide sensitive information to “activate” either one.

A scammer knowing personal details about you does not make the call legitimate. Pause, hang up and verify the request through an official phone number or website.

Save this post and share it with someone you love.

Educate. Empower. Protect.