



# CALL FOR ACTION THE CONSUMER ADVOCATE

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## 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 all hope you enjoy this little glimpse inside of our world.

The purpose of this monthly newsletter is to educate consumers. You can always view it at [Call for Action | channel3000.com](https://www.channel3000.com) or we will be happy to email it to you each month. If you would like to be a free monthly subscriber (promise: this is the only email we will send you and we will not sell or share your email with anyone else) let us know by calling 608-270-2833 or emailing us at [wisccfa@gmail.com](mailto:wisccfa@gmail.com).

In this issue of The Consumer Advocate, you will notice a change in the Call for Action Spotlight. Typically, we use this section to introduce you to one of our Consumer Advocates who work for you. In this edition we are introducing News3's Consumer Reporter, Michelle Renee Quinn.

Located in Madison at WISC-TV, CBS Channel 3 (Channel3000), we are staffed by highly trained Consumer Advocates who are enthusiastic about educating and helping consumers. **Our phone lines are open to talk to 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 <https://www.channel3000.com/call-for-action/>.

### MAILING ADDRESS

**WISC-TV / Call for Action**  
**7025 Raymond Rd**  
**Madison, WI 53719**  
**Email: [wisccfa@gmail.com](mailto:wisccfa@gmail.com)**

## CALL FOR ACTION SPOTLIGHT

Michelle Renee Quinn is the Morning Anchor and Producer for Weekend Mornings. As the WISC-TV station's Consumer Reporter, she works closely with Call for Action to share consumer news and awareness as well as promote the program. You might see Michelle Renee in the community or chasing breaking news weekday mornings. She became a Wisconsinite in June 2024.

Michelle Renee, from Tinley Park IL, is an Augustana College Alum, Class of 2022. There she spent four years as an international event planner. Her first newsroom experience was as a reporting intern at WHBF Local 4 News.

Prior to coming to Madison, Michelle Renee earned her master's in journalism from the University of Missouri School of Journalism. For two years she worked as a multimedia digital ambassador for the University and gained experience reporting, producing, and anchoring at NBC affiliate KOMU 8 News.

Michelle Renee aspires to have her own TV-Show one day in hopes to give people a platform to amplify their messages of struggle and motivation, letting them know you are never alone.

Michelle Renee looks forward to connecting with the community and invites you to follow along with her [@michellequinnntv](https://www.facebook.com/michellequinnntv) on Facebook. You can also email story ideas at [mrquinn@wisctv.com](mailto:mrquinn@wisctv.com).

## CALL FOR ACTION CONSUMER INFORMATION

Here's an article from **Yahoo!News**, dated June 25, 2025, and written by Neil Shaw:

6.6 million air passengers are denied boarding every year even though they have a valid ticket and passport, according to Civil Aviation Authority data and new research. Passengers get 'bumped' from flights because of overbooking by airlines.

Overbooking is a frequent practice in which airlines sell more tickets for a flight than the number of seats on the plane. This is done as they assume that some travelers will not turn up for the flight, but it can sometimes result in too many passengers arriving to board, leading to significant delays for some flyers.

A recent study, by [Go.Compare](#), analyzed Civil Aviation Authority figures and survey data to estimate the number of passengers affected by the practice each year. In total, around 20.9 million passengers annually are estimated to have felt the impact of overbooking over the past decade.

Around one-third of affected passengers told the insurance comparison site that they were unable to board their plane as a result. This is equal to around 6.6million travelers denied boarding per year during this period.

When a flight is overbooked, airlines are legally required to manage any affected travelers by providing alternative flights, compensation, and assistance. Among the travelers surveyed, most (84%) of those who had been denied boarding were booked onto another flight. That equals around one million passengers each year whose journey is not rearranged.

Out of these few passengers, almost two-thirds said they lost money as a result. However, just under half of these decided to claim on their travel insurance. The insurance comparison site is urging passengers to know their rights in case this happens to them while travelling this year.

Rhys Jones, travel insurance expert at Go.Compare, said: "Flight overbooking happens more than we'd like to think, and it can make for an extremely stressful start to any trip for the passengers affected. If it happens to you, and you are not allowed to board a plane, the first thing you should do is confirm with the airline that you were denied boarding because of overbooking. Get this in writing if possible.

"Next, you will want to discuss what your airline intends to do to get your trip back on course, how they plan to assist you and what compensation they are offering. They should try to book you onto another flight when possible.

"Remember to keep all relevant documents like boarding passes, communications from your airline and receipts for accommodation or meal costs. Your airline should compensate these expenses. Know that you can complain to your airline if necessary, and even, if it isn't being resolved, take your complaint to the UK Civil Aviation Authority (CAA) or an Alternative Dispute Resolution (ADR) scheme.

"While travel insurance won't cover you for overbooking, you should be able to claim compensation from your airline for certain costs incurred as a result, like if you missed your connection or have to cancel part of your trip. Some insurance policies do offer optional travel disruption cover, which can protect you if your airline fails to provide a suitable alternative flight. So, it's worth checking if your provider offers this, and the details of what is included."

## CALL FOR ACTION CONSUMER STORY

Call For Action recently had a consumer approach us because of an unexpected charge they received for a healthcare service that occurred during their routine annual Medicare wellness exam. According to the consumer they were charged for an additional exam that occurred during their annual wellness exam, that they did not request or need. At the time of service, the provider took photos of moles and sent them to dermatology for review. This service was coded by the provider as an additional service.

Upon receiving their bill, the consumer contacted the provider for an explanation. They were informed it was for the extra work and dermatology referral. Because it was outside of the scope of the wellness exam it was not covered by insurance and the responsibility of the consumer. The consumer filed a dispute because this service was not requested. After some time, the provider offered to reduce the amount owed and the consumer contacted Call for Action to assist further. This case has not yet been resolved.

A Medicare Annual Wellness Visit is a preventative service focused on health maintenance and risk assessment. A physical exam is not included, and treatment of new or existing medical conditions or routine lab tests are not included. By far most providers are very aware of these guidelines and they will work with patients to see that anything outside of the scope of the wellness exam is treated and billed separately and appropriately. But as a consumer we need to be aware of these guidelines and not hesitate to question our provider at the time of service. And if you find errors on your bill from your provider, contact the billing department to explain your concerns and request corrections. If an issue involves insurance coverage contact them to clarify what services should be covered. If your claim was denied, you may need to file an appeal within a specific timeframe. Beyond that you may need an advocate, like Call for Action, to help guide you.

## CALL FOR ACTION CONSUMER CALENDAR

Here are consumer-related speaking events:

<b>August 6, 2025</b>	Stoughton Senior Center. Identity Theft
<b>August 21, 2025</b>	Cardinal View Senior Living, Middleton. Keeping your Identity Safe.
<b>August 21, 2025</b>	Black Earth Community Library.
<b>September 18, 2025</b>	American Legion, Cross Plains.
<b>September 18, 2025</b>	Call for Action live call-in show on Channel 3 from 4:00 to 7:00 PM
<b>October 8, 2025</b>	West Madison Lions Club. Intro and Identity Theft.
<b>October 30, 2025</b>	Monona Senior Center. Keeping Your Identity Safe
<b>Nov 16-22, 2025</b>	National Fraud Awareness Week.
<b>December 2025</b>	Identity Theft & Protection Awareness Month.

## CALL FOR ACTION CONSUMER RESOURCE

Amazon sent out the following information on July 7, 2025:

We have recently noticed an increase in customers reporting **fake emails about Amazon Prime membership subscriptions**. We want to help you stay protected by sharing vital information about these scams.

### What's happening:

- Scammers are sending fake emails claiming your Amazon Prime subscription will automatically renew at an unexpected price.
- The scammers might include personal information in the emails, obtained from other sources, in an attempt to appear legitimate.
- These emails may also include a "cancel subscription" button leading to a fake Amazon login page.
- Do not click on any links in these messages - scammers use fake websites to steal your Amazon login credentials and banking information.

### What you should do:

Scams can typically be ignored with no action. However, here are some suggested actions that may be applicable:

- If you want to verify your Prime membership, open your Amazon mobile app or go directly to Amazon.com. Select "Prime" from the main menu to view your membership status, renewal dates, and plan details.
- If you clicked on any suspicious links, monitor your credit/debit card statements for unfamiliar charges and contact your bank immediately about any unauthorized transactions.
- Report suspicious communications to [amazon.com/reportascam](https://amazon.com/reportascam).

### Best practices to protect against scams:

- Always access Amazon directly through our mobile app or by typing [amazon.com](https://amazon.com) in your browser.
- To find out if a message is really from Amazon, visit the Message Center under "Your Account." Legitimate messages from Amazon will appear there.
- Enable two-step verification for your Amazon account through the Login & Security settings or visit [amazon.com/2SV](https://amazon.com/2SV).