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.

We hope you know that your CFA Consumer Advocate Volunteers are enthusiastic about helping you with your consumer issues. Ever since our non-profit organization started in New York City in 1963, our goal has been to help consumers, by working together to resolve their complaints. As CFA evolved over the years, it took on a new task to help educate consumers.

Our mission to educate began in 1989. In 1991 we partnered with the Federal Trade Commission (FTC) and wrote a brochure for national distribution on Advance-Fee Loan Scams. Two other brochures followed, focusing on Phony Prize Offers and Double Scamming Frauds. We continue to produce and distribute educational brochures. Our two current brochures are: Identity Theft and How to Avoid a Scam. Let us know if you would like either of those.

Another way we work on education happens naturally and frequently in the conversations we are having with consumers. We want not only to help them with their problem but talk about what they can do to try to alleviate having future issues.

In Madison, you often will find our Call for Action Director out speaking in the community. We love going out and speaking in Community Centers, to Senior Groups, in Schools, and with Community Organizations such as Rotary Club and Lions Club meetings. Sometimes those presentations are simply introducing Call for Action and our services. We also have presentations regarding Keeping Your Identity Safe and Frauds and Scams and we will tailor the presentation to meet your organization's needs and the time you have for a speaker. If you belong to an organization and are looking for a speaker send an email to wisccfa@gmail.com to start the discussion.

The purpose of this monthly newsletter is to educate consumers. We have copies available at our speaking engagements or you can always view it at Call for Action | 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.

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/ .

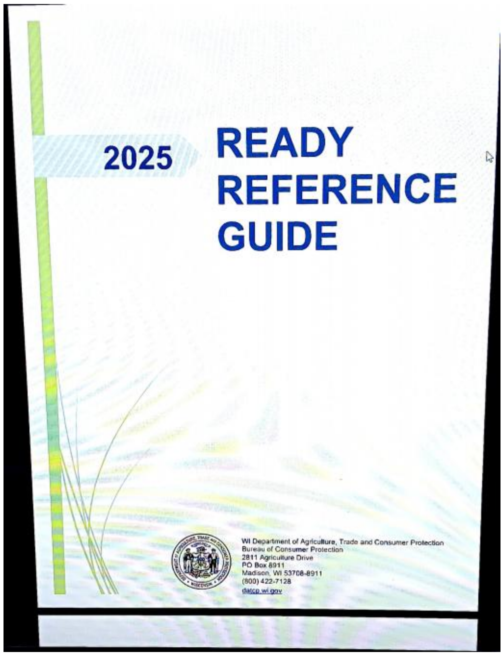
MAILING ADDRESS

WISC-TV / Call for Action
7025 Raymond Rd
Madison, WI 53719
Email: wisccfa@gmail.com

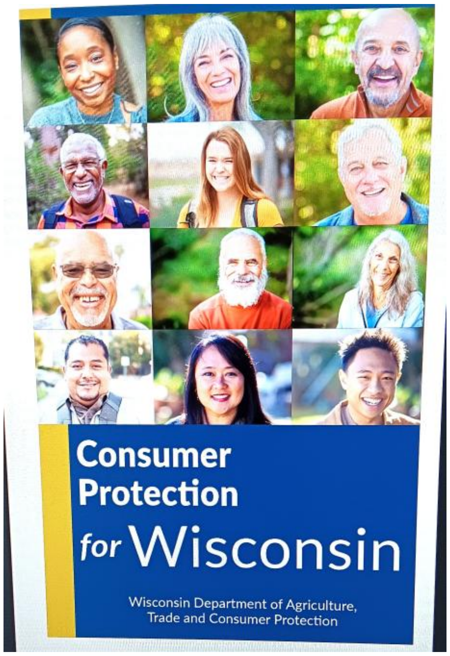
CALL FOR ACTION CONSUMER REFERENCE GUIDES

Here are two links to helpful resources from the Dept of Agriculture, Trade & Consumer Protection (DATCP):

https://datcp.wi.gov/Documents2/TCP-CIC-213_ReadyReferenceGuide.pdf



https://datcp.wi.gov/Documents2/DATCPConsumerGuide.pdf



VOLUNTEER SPOTLIGHT

My name is Don, and I have been a volunteer with CFA since 2023. I am one of a dozen volunteers who receive calls from people navigating difficult issues with companies they have done business with. Our goal is to help them find a resolution to whatever problem they are having. As a former financial advisor/producing manager with a Fortune 500 company, I spent years helping clients achieve their financial goals. In my retirement, I wanted to find a way to continue to assist people and to help them solve problems that usually involve financial dealings.

I was born and raised in Lancaster, Pennsylvania, but spent my adult life living in New England. After college, I started working in management with a national lumber company, but I found my true passion four year later when I transitioned to a 32-year career in the field of finance. After retirement, my wife and I enjoyed living near the N. H. seacoast before moving to Wisconsin in 2015 to be near our two daughters and their families who had found their way to the Madison area. We have five grandchildren (four in high school and one in junior high), and we appreciate the opportunity to be part of their lives as we attend their athletic events, school performances, and other special activities. Family is an important part of my life, and I also enjoy golf, solving crossword puzzles, traveling, exercise and (occasionally) working in the yard.

I am enjoying my time at CFA as I speak with people who call in with a need for assistance in finding resolutions. Each case offers a new opportunity to help no matter how challenging it might be, and it is extremely rewarding to be able to successfully close a case knowing you have been able to help someone with their problem. I also greatly appreciate learning from my co-volunteers about the various resources available to help resolve the vast variety of situations we come across.

CALL FOR ACTION CONSUMER STORY

Call For Action had a consumer approach us for assistance when they found themselves with an unexpected healthcare bill for thousands of dollars because a procedure was performed that was outside of their health insurance network.

The consumer had changed health insurance providers due to a change in employment. The new provider was a different health system using a different health care software. They received a phone call from a Digestive Center to schedule a needed procedure. Although this procedure had previously been discussed with the former health provider the consumer assumed the call was with the new provider since this procedure had been discussed and that it would be scheduled soon. The consumer made an appointment and had the procedure performed.

Later they received a letter saying the claim was denied because there was no pre-authorization for this to be performed out of network. At no time was the consumer told they were out of network and uncovered.

Initially Call for Action knew this was going to be hard to resolve in favor of the consumer because we are all expected to know what insurance coverage we have and to research the provider and service in advance. We suggested that they file an appeal. That appeal was denied and so we collaborated with the consumer to contact the Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP) and the Wisconsin Office of the Commissioner of Insurance (OCI).

In the end, the Consumer did not have to pay the almost $22,000.00 bill. We believe it was from the pressure of the State agencies that made the difference. The health provider who billed said they were giving them a one-time break and did not need to pay. The consumer was thankful for the knowledge and direction that Call for Action provided that resulted in the bill being written off for them.

CALL FOR ACTION CONSUMER CALENDAR

Here are consumer-related speaking events:

July 17, 2025, Cardinal View Senior Living, Middleton. Frauds and Scams

August 6, 2025, Stoughton Senior Center. Identity Theft

August 21, 2025, Cardinal View Senior Living, Middleton. Keeping your Identity Safe.

October 8, 2025, West Madison Lions Club. Intro and Identity Theft.

October 30, 2025, Monona Senior Center. Keeping Your Identity Safe

November 16-22, 2025, National Fraud Awareness Week.

December 2025, Identity Theft & Protection Awareness Month.

CONSUMER RESOURCE

Below is a handout from the Better Business Bureau.

BBB

Need a new driveway? Look out for asphalt paving scams

How the scam works

A contractor leaves a pamphlet or shows up at the door. They claim they've been doing work in the area and have extra paving supplies, and just happened to notice the condition of your driveway or sidewalk. Since they're already working nearby, they can give you a discount. If the price is agreeable, they will ask for a large percentage of the fee upfront. There is some hesitancy if you ask questions about the price or details about the business and its location.

How to avoid contractor scams

- **Be wary of unsolicited offers**. Most scams involving contractors begin when a random contractor goes out of their way to offer you an estimate that was never requested. Be extra cautious if the estimate is "discounted."
- **Research companies and contractors before you hire.** Before you agree to hire a contractor and make payment, start with BBB.org. If the contractor has multiple negative reviews and complaints, don't hire them. A simple internet search often reveals companies or individuals involved in fraudulent activities or provided unsatisfactory work to previous clients. Read BBB's tips on hiring a reliable contractor.
- **Get everything in writing.** Ask for an estimate in writing before payment is even discussed. Don't let a contractor start working on a project until a written, signed contract outlining start and complete dates, a detailed description of the work, material costs, payment arrangements, and warranty information is provided. Read more about what to ensure is included in your home improvement contract.
- **Stagger payments.** Most contractors will require a percentage of the total price upfront, but it should never be the full price before the work has begun. Instead, agree to stagger payments so that work can be inspected at various project stages.
- **Use safe payment methods.** Paying with a credit card provides peace of mind since the credit card company will help you if the company is fraudulent. If you use a check, write it to a company, not an individual. Paying cash or using an electronic wallet app is risky since there is no way to stop the payment or get some money back if anything goes wrong.

If you suspect you have fallen for a contractor scam, report it to **BBB.org/ScamTracker**. Your report can help alert others to similar scams.