September 2026

Issue 33

# CALL FOR ACTION
## THE CONSUMER ADVOCATE

## CALL FOR ACTION STATISTICS

We would like to share a few of the successful results from cases that your Call for Action Consumer Advocates worked on for consumers like you in the months of April, May, and June of 2026. We hope you enjoy this snapshot of the types of cases we work on

- Helped a consumer obtain $24,700 for replacement cost of a vehicle declared total loss. The consumer's vehicle was damaged because of the structural collapse of the garage owned by a property management company.

- Provided advice to a consumer that saved $13,562 from a local funeral home for the cost of a funeral. The consumers family member had pre-paid for the funeral, but the funeral home charged the consumer additional fees until Call for Action intervened.

-Saved a consumer $6000 from a local health insurance company for a procedure that should have been covered.

-Saved a homeowner $4,887 from a mortgage company for a delinquent tax bill. The mortgage company failed to pay the homeowners property taxes. The mortgage company claimed they had been told by the treasurer's office that the homeowner was exempt.

- A consumer received a $2,700 refund from a national retail store for arch supports that caused the consumers foot/leg to swell rather than bring relief for pain they were experiencing.

- Helped a consumer receive a refund of $1,785 from DirectTV for services that were never delivered.

## 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.**

## CONSUMER CALENDAR

Here are consumer-related speaking events:
**September 15 – Stoughton Senior Center**
**October 12 – South Madison Rotary**

## CALL FOR ACTION CONSUMER STORY

### Printer Ink Subscriptions

We recently had a complaint from a viewer about her Hewlett Packard (HP) printer. The viewer signed up for HP's Instant Ink program. For a monthly or yearly fee, HP will track how much you print and send you ink cartridges before you run out. It sounds like an easy way to always have enough ink. The viewer was receiving more ink than they could use, and the monthly fees were adding up, so they decided to cancel. Immediately upon cancelling, their printer stopped working. It turns out that HP will disable the current ink cartridges when a person cancels their ink subscription. The customer will have to purchase new ink cartridges immediately, since their otherwise-working cartridges are disabled. Our viewer was so frustrated that they decided to buy a printer of another brand, rather than spend more money on ink cartridges.

There was a Class Action lawsuit filed against HP in California in 2021 over this exact issue, but there does not seem to be a current Class Action case, and the Instant Ink subscription service continues to be offered. The Instant Ink website does explain that your ink cartridges will no longer work after you cancel. We advise that you always read the fine print when you sign up for a subscription, for printer ink, or anything else. It is also wise to read reviews or get recommendations from people you trust.

## CALL FOR ACTION CONSUMER INFORMATION

### HOW TO AVOID HEALTH INSURANCE COVERAGE ISSUES

More often our Call for Action Consumer Advocates hear from people who are shocked to find that they have been billed by a medical provider for something they assume was going to be covered by their insurance but in fact is not covered. These charges are often for very large amounts that they are responsible for. Following are three things you need to do before surgery or many medical procedures. This is advice that you should review, and you should share with your family and friends.

1 - Inquire if this is covered by asking (using this specific phrase) Has this procedure been AUTHORIZED, and what is the authorization number? Write down the authorization number, note the date and time, and note the person's name who provided you with the information.

2 - Make sure EVERYONE who sees you is IN YOUR NETWORK. Not just your doctor. This includes the anesthesiologist, surgical assistant, pathologist, radiologist, and anyone else who might send a separate bill. We are finding that one out-of-network provider can turn into a financial nightmare for you. Just because you are having something done at a facility that is in your network does not mean that everyone working there who will treat you is in-your-network.

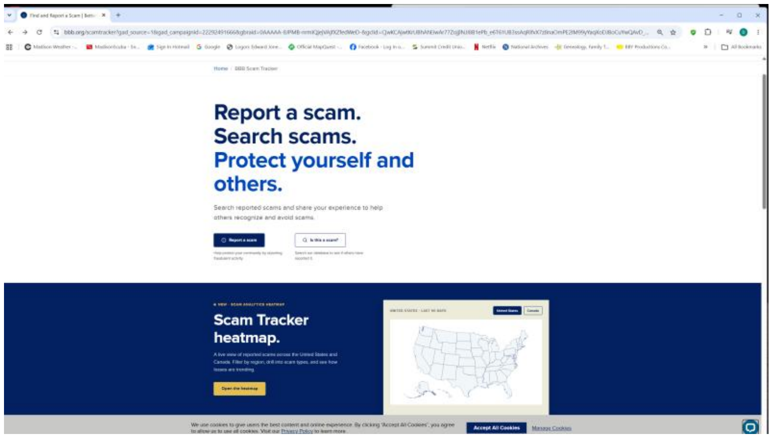
3 - Get a copy of the approval letter BEFORE you have the surgery or procedure performed. And then read it carefully. We find people get stuck for billings of thousands of dollars because the authorization expired, the wrong code was billed, or the procedure took place at a location other than what was approved.

The patient does everything right - they just never saw the paperwork. Insurance companies don't necessarily deny paying claims because you don't need the treatment, sometimes they deny because one detail does not match.

## CALL FOR ACTION CONSUMER INFORMATION

**BBB link for reporting or searching for scams: (click on it OR copy & paste)**

https://www.bbb.org/scamtracker?gad_source=1&gad_campaignid=22292491666&gbraid=0AAAAA-8JPMB-nrmIQjejVAjfXZfedWeD-&gclid=CjwKCAjwtKrUBhAhEiwAr77ZojjlNJJ8B1ePb_e6T61UB3ssAqRIfvX7z8naOmPE2IM99yYaqXoDJBoCuYwQAvD_BwE




## CALL FOR ACTION CONSUMER INFORMATION

# MyChart email scams

A widespread phishing scam is targeting patient portal users with fake emails about a **"MyChart Medicare Kit"** or **"Senior Health Package"**. These fraudulent messages use official logos to trick you into clicking links and stealing personal, medical, or financial information. They do not come from your real health provider. [1, 2, 3, 4]

### Warning Signs of the Scam

- **Fake Offers:** Claims that you have a free Medicare wellness kit, health package, or reward waiting.
- **Urgent Demands:** Pressure to click a link immediately to confirm your address or update account details.
- **Odd Senders:** Email addresses that do not match your local clinic or official system. [1, 2, 3, 4, 5]

### How to Stay Safe

- **Do Not Click:** Never click links, tap buttons, or reply to suspicious emails.
- **Log In Directly:** Go straight to your official health provider website or open your secure mobile app rather than using message links.
- **Verify Safely:** If you wonder if a message is real, call your doctor's office.
- **Delete and Report:** Mark the message as junk or phishing in your email provider and delete it. [1, 2, 3, 4]

**CALL FOR ACTION** **CONSUMER INFORMATION**

Medicare.gov

## Avoid Medicare scams

Someone you don't know calls, emails, or texts you offering free medical equipment or services. What should you do? **Hang up. Delete it.** Only you and your doctor should decide what care and services are right for you.

Scammers want your Medicare information so they can bill Medicare for services you don't need — like hospice (end-of-life care), home health care, or durable medical equipment (like a brace or cane).

Hospice scams are particularly harmful. If a scammer signs you up for hospice care without your knowledge, **you could lose access to your regular Medicare benefits.**

**Crush Fraud**

**Remember: Never give out your Medicare Number and don't sign anything for free services — it's a scam.** If you think you may have experienced fraud, **call 1-800-MEDICARE (1-800-633-4227) or report it online at Medicare.gov/fraud.**

Sincerely,

*The Medicare Team*

**NOTE:** To root out fraud, Medicare has temporarily stopped allowing ***new*** home health and hospice agencies from opening. **This doesn't affect your care.** If you and your doctor decide you need home health or hospice services, you can still get them from existing agencies in your area.