

Got a consumer problem?  
Give us a call or send us an e-mail.

Consumer Protection Division  
Office of the Attorney General  
200 St. Paul Place  
Baltimore, MD 21202-2021

• **General Consumer Complaints:**

410-528-8662

9 a.m. to 3 p.m., M-F

Toll-free: 1-888-743-0023

TDD for the deaf: 410-576-6372

• **Medical Billing Complaints**

410-528-1840

8:00 a.m. to 5:00 p.m., M-F

**To Appeal Health Care Claims  
Decisions:**

Toll-free within Maryland:

1-877-261-8807

**Branch Offices**

Phone service is available 8:30 a.m. to  
4:30 p.m., M-F, for each location.

• **Cumberland:** 301-722-2000

9 a.m. to 12 p.m.

3rd Tues. of each month

• **Frederick:** 301-600-1071

9 a.m. to 1 p.m.

2nd and 4th Thursdays

• **Hagerstown:** 301-791-4780

8:30 a.m. to 4:30 p.m., M-F

• **Hughesville** (Southern MD):

301-274-4620

Toll-free: 1-866-366-8343

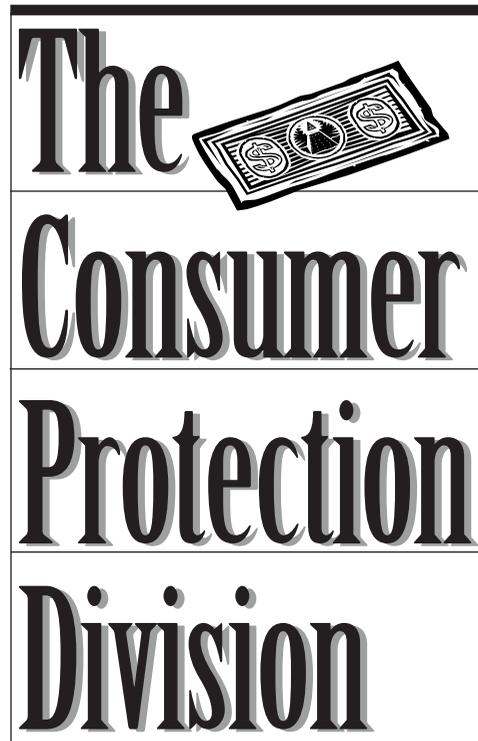
• **Prince George's:** 301-386-6200

9:00 a.m. to 5:00 p.m., M-F

• **Salisbury:** 410-713-3620

8:30 a.m. to 4:30 p.m., M-F

Visit our Web site:  
[www.oag.state.md.us](http://www.oag.state.md.us)



*Protecting Marylanders  
in the Marketplace*



MARYLAND ATTORNEY GENERAL'S OFFICE  
Brian E. Frosh, Attorney General

# The Consumer Protection Division

PROTECTING MARYLANDERS IN THE MARKETPLACE

As consumers, we can avoid many problems in the marketplace just by being careful. However, even the most careful consumer can encounter a problem that can't be easily resolved.

The state legislature created the Consumer Protection Division to protect Marylanders from unfair or deceptive business practices in their dealings with stores, telemarketers, car dealers and repair facilities, new home developers — and all other businesses that sell or rent consumer goods, realty, credit or services.

The Division serves Marylanders through dispute resolution services, enforcement actions and providing educational materials.

## DISPUTE RESOLUTION SERVICES

The Division offers several types of dispute resolution services:

- **Mediation Unit.** At the request of a consumer, this unit intervenes in disputes between the consumer and a business, attempting to negotiate a mutually agreed upon resolution to a problem. You can reach the Division by calling our Consumer Hotline (see back panel). If, after talking with us, you decide to file a complaint, we ask that you do so in writing

or through our website at website, <http://www.oag.state.md.us/Consumer/complaint.htm>. You may also file a complaint "for information only," if you would like your complaint to be a matter of public record even though no mediation is required.

When the Division receives a complaint, it is assigned to a consumer affairs mediator who discusses the complaint with both the consumer and the business. We try to get all the facts by asking consumers and businesses for more details or documents. Our job is to attempt to work out a solution both sides find acceptable.

- **Health Education and Advocacy Unit.** This unit within the Division may be able to help you resolve billing and claims disputes with hospitals, doctors, HMOs, insurance companies and other health care providers and payers. We may also be able to help you negotiate refunds for medical equipment that is defective or was never delivered, or seek repairs for medical equipment and other health care products.
- **Arbitration Unit.** If our mediation

efforts aren't successful, the Division offers a free binding arbitration service, designed to resolve disputes quickly and easily. At the outset, both you and the business must agree to be bound by the decision of an arbitrator. Parties can meet at a time and place convenient to both. More than 1,000 businesses in Maryland have pre-committed to have the Arbitration Unit resolve any disputes arising with their customers that cannot be resolved through mediation.

- **Identity Theft Unit.** The Identity Theft Unit can provide step-by-step advice on how to protect yourself from ID thieves using, or continuing to use, your personal information, including assisting consumers who want to "freeze" their credit reports so they can't be seen by others. We may also be able to help you to address some of the problems that identity theft causes, such as dealing with credit card companies or collection agencies. We also can issue an Identity Theft Passport to victims, a tool that may help resolve financial issues caused by identity theft, and that may help prevent a wrongful arrest if a thief uses your personal identifying information during the commission of a crime.

#### ENFORCEMENT ACTIONS

The Consumer Protection Division receives information about what is going on in the marketplace from a variety of sources, including the more than 14,000 written consumer complaints

we receive each year. While we are unable to take legal action on behalf of individual consumers, the information provided in consumer complaints may be used in enforcement actions taken on behalf of all Maryland consumers to address widespread violations of state law. The vast majority of consumer complaints received by the Division do not become part of an enforcement action. However, consumers have the right to bring their own lawsuit under the Consumer Protection Act, including the ability to obtain attorneys fees if they win.

#### INFORMATION SERVICES

The Division also responds to inquiries from the public and produces consumer education materials on topics that consumers most frequently ask about.

- **Complaint History of Business.** Before you sign a contract or make a major purchase, call us to check the track record of the business, and we'll tell you if any complaints have been filed and how the business resolved them.
- **Health Club Registration.** Call us at 410-576-6350 or check on our website at [www.oag.state.md.us/healthclub](http://www.oag.state.md.us/healthclub) before you join a health club, weight loss center or martial arts school to find out if the facility is registered with the state and bonded as required by law.
- **Home Builder Registration.** Find out if a home builder is registered with the state as required by law by calling 410-576-6573 or checking our website at [www.oag.state.md.us/homebuilder](http://www.oag.state.md.us/homebuilder).
- **Home Builder Guaranty Fund.** New homebuyers in Maryland have the added protection of a Home Builder Guaranty Fund when confronted with construction defects or structural problems. To file a claim for recovery from the Guaranty Fund,

the consumer must submit a written complaint to the Consumer Protection Division's Mediation Unit, which will first attempt to resolve the matter through mediation.

- **Education Publications.** The Division provides brochures and fact sheets about deceptive schemes, problems in the marketplace, and how consumers can get the most value for their money. We produce a consumer newsletter, "The Consumers' Edge," that is distributed through a network of agencies, religious organizations, schools, labor unions, community groups and employers.

Call 410-576-6500 to order a publications list or to add your organization to the "Consumer's Edge" newsletter distribution list.

- **Web Site.** Visit the Division's Web pages at [www.oag.state.md.us/consumer](http://www.oag.state.md.us/consumer) to file a complaint or download consumer complaint forms, read our consumer alerts and publications, and find a variety of links to other helpful consumer resources.

### TIPS ON COMPLAINING EFFECTIVELY



If you have a complaint against a business, try first to resolve the problem on your own. Most sellers value your patronage and are eager to help you. Here are a few strategies that often work:

1. Let the seller know as soon as trouble starts so there's no question about when the problem began.
2. Be reasonable and stay calm, even if you have to tell your story more than once as you go up the chain of command.
3. Tell the seller exactly what you want, such as a refund, a store credit, an exchange or a repair.
4. When you talk to the seller, be prepared. Have copies of relevant documents at hand.

5. Keep a written log documenting your efforts to resolve the problem. Note names, dates, times and outcomes.

6. If you're not able to resolve the problem in person or by phone, send a brief written complaint letter to the business. Your typed or neatly printed letter should contain copies of relevant documents (keep all originals) and contact information. Keep a copy.

7. If the company operates nationally and has a toll-free number, try calling its national headquarters. Some businesses may also allow you to file complaints through their websites.

But by all means, if you're not successful after trying to resolve the problem on your own, call us for assistance.