



BRIAN E. FROSH, MARYLAND ATTORNEY GENERAL

# PROTECTING MARYLANDERS IN THE MARKETPLACE

It's not always enough to be a smart and careful consumer. We live in a fast-paced world where complicated transactions can sometimes lead to financial disputes with a business, a doctor or health insurance company. We're also faced with emerging threats from scammers, hackers and other criminals determined to get a hold of your personal information or your hard-earned dollars.

The Office of the Attorney General's Consumer Protection Division protects Marylanders from unfair or deceptive business practices in their dealings with retail stores, car dealers and auto repair facilities, new home developers, health care providers, health insurance companies — 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. In fiscal year 2016, the Division recovered more than \$12.8 million for Marylanders.

## DISPUTE RESOLUTION SERVICES

Upon receiving a consumer complaint, the Mediation Unit helps to intervene in disputes between the consumer and a business, attempting to negotiate a mutually agreed upon resolution. After getting details and requesting documents from both parties about the problem, a consumer affairs mediator works on reaching an acceptable solution.

The Health Education and Advocacy Unit may be able to help you resolve insurance claim denials and appeals, find needed health insurance coverage, mediate billing disputes with your doctor/dentist or other care provider, and negotiate refunds for defective medical equipment.

## ENFORCEMENT ACTIONS

The Consumer Protection Division uses citizen complaints and other information to pursue enforcement actions against individuals or businesses that have engaged in widespread violations of state law — promoting a safe and healthy marketplace for all.

## EDUCATING CONSUMERS

Our office helps consumers make informed choices and produces consumer education materials on hot-button topics. Here's how we can help:

- Before signing a contract or making a major purchase, call us to check the complaint history of the business.
- Before joining a health club, weight loss center or martial arts school, check its registration status and to see if it is bonded as required by state law. Call 410-576-6350.
- Find out if a home builder is registered with the state as required by law and learn about the Home Builder Guaranty Fund, which protects new homebuyers when confronted with construction defects or structural problems. Call 410-576-6573.
- Order consumer publications about deceptive schemes, problems in the marketplace and how consumers can best protect their hard-earned money. Publications and consumer resources can also be viewed at <http://www.marylandattorneygeneral.gov/pages/publications.aspx>
- Request one of our consumer experts to speak on a variety of topics at a community group, civic organization or other event. Call 410-576-7205.

## HAVE A CONSUMER PROBLEM? HERE'S HOW TO REACH US.

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 and Health Insurance Coverage Disputes

410-528-1840

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

Toll-free: 1-877-261-8807

### Branch Offices

Phones are answered 8:30 a.m. to 4:30 p.m., M-F, except Prince George's, which is answered 9 a.m. – 5 p.m., M-F.

- **Cumberland:** 301-759-6420  
Staffed 3rd Tues. of each month  
9 a.m. to 12 p.m.
- **Frederick:** 301-600-1071  
Staffed 2nd and 4th Thursdays  
9 a.m. to 1 p.m.
- **Hagerstown:** 301-791-4780  
Staffed 8:30 a.m. to 4:30 p.m., M-F
- **Southern Md.:** 301-274-4620  
Staffed one rotating Tuesday per month
- **Prince George's:** 301-386-6200  
Staffed 9:00 a.m. to 5:00 p.m., M-F
- **Salisbury:** 410-713-3620  
Staffed 8:30 a.m. to 4:30 p.m., M-F

[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

*To file a complaint online:*

<http://www.marylandattorneygeneral.gov/Pages/CPD/Complaint.aspx>