

Consumer

CONNECTION

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GAVIN NEWSOM
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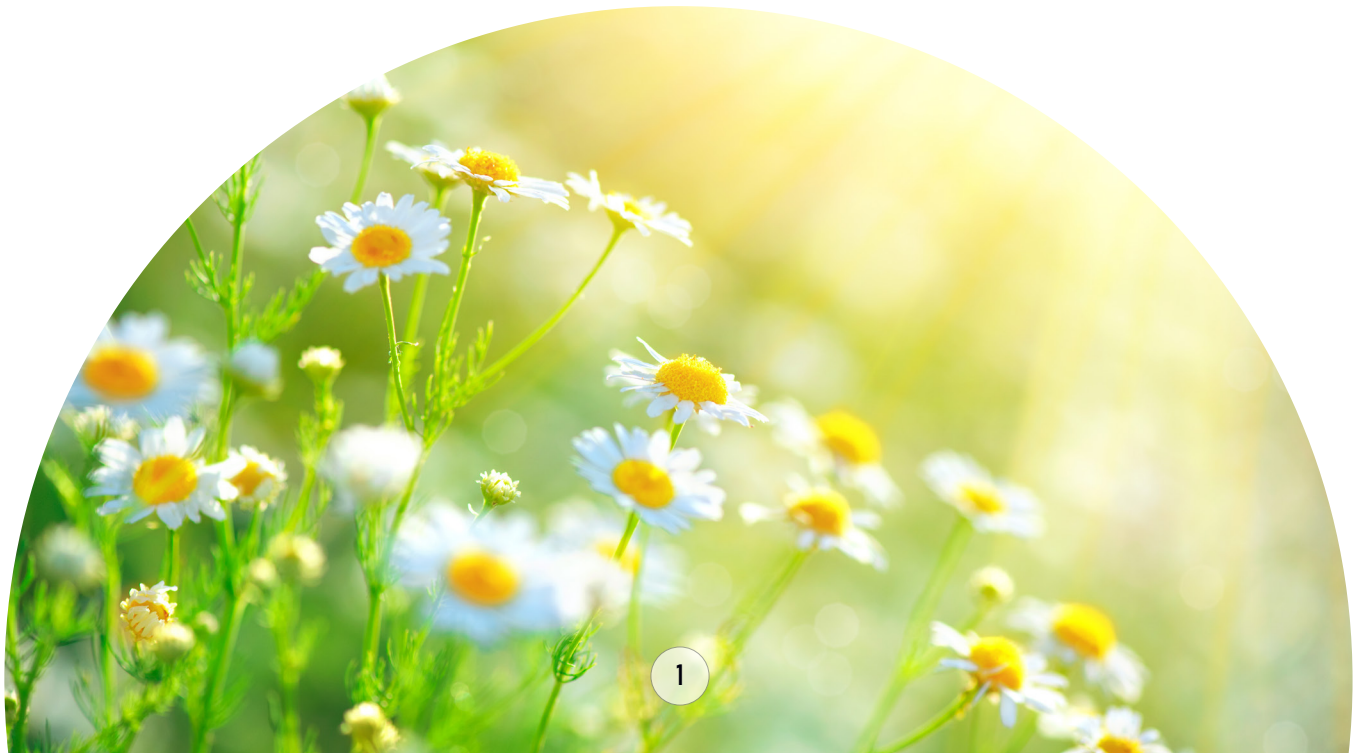
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Department of Consumer Affairs



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You Have Questions?

WE'VE GOT ANSWERS!

Compiled by DCA Staff

Q I JUST MOVED TO A NEW CITY AND NEED ASSISTANCE FINDING A PHYSICIAN. CAN YOU SHARE ANY TIPS?

Here are five things to consider when choosing a physician licensed by the Medical Board of California (MBC) or Osteopathic Medical Board of California (OMBC):

- **Ask around**—Reach out to your local family and friends for recommendations. Getting a referral from someone you know and trust is often a step in the right direction.
- **In-network**—If you have health insurance, review your policy and note any restrictions on choosing a provider. Most likely, your insurance will have a list of approved providers.
- **Do your research**—Verify a California physician's MBC or OMBC license before you make an appointment by using DCA's online license search tool at <https://search.dca.ca.gov>. Ensure the physician is licensed in good standing and review any information found on the licensee profile page. MBC also offers a free mobile app at www.mbc.ca.gov (click on "License Verification" and scroll to "License Alert Mobile App").
- **Make contact**—Once you have chosen a physician you'd like to move forward with, call their office to verify they are accepting new patients and that they currently accept your insurance provider.
- **Don't settle**—When it comes to your health and choosing a doctor, intuition (paired with research) may be your best friend. Trust your gut if you don't believe the doctor or their staff have met your needs—there will be another one who will. Don't be afraid to keep looking: The right physician for you is out there.

Find out more about these licensed professionals at www.mbc.ca.gov and www.ombc.ca.gov. To check the license of any health care practitioner regulated by a DCA entity, visit <https://search.dca.ca.gov>.



CHECK A PROFESSIONAL'S LICENSE AT
[HTTPS://SEARCH.DCA.CA.GOV.](https://search.dca.ca.gov)

Q I'M INVOLVED IN A COURT PROCEEDING, BUT I CAN'T AFFORD THE TRANSCRIPT. WHAT SHOULD I DO?

The Transcript Reimbursement Fund (TRF) offered by the Court Reporters Board of California (CRB) provides reimbursement for court transcripts to qualified indigent litigants in civil cases. Litigants representing themselves may be eligible for up to \$2,500 in reimbursement per case.

To qualify for TRF financial assistance, you must use the services of a certified shorthand reporter (commonly known as a court reporter) licensed by CRB. You must also receive a fee waiver from the court and submit a completed application to CRB, which must include the estimated cost of the transcript or proof of payment.

To date, the TRF has paid out over \$9.2 million for transcript costs. Eligibility requirements and applications can be found by visiting www.courtreportersboard.ca.gov and clicking on the "TRF" tab.

Q I BOUGHT A NEW REFRIGERATOR WITH A SERVICE CONTRACT. THE REFRIGERATOR WON'T STAY COLD, AND THE APPLIANCE STORE ISN'T COOPERATING WITH ME. WHAT CAN I DO?

When a big-ticket item like a major appliance, jewelry, or garden equipment breaks, you may have a service contract or extended warranty contract to bail you out of trouble. These contracts cover your purchased items and can provide added value or peace of mind.

But who can you turn to if you have a disagreement with the service contract provider?

DCA's Bureau of Household Goods and Services (BHGS) has jurisdiction over the sale and administration of service contracts, which are also referred to as maintenance agreements or extended warranties. Like an insurance policy, a service contract provides you with peace of mind that, if something goes wrong with your product, it can be repaired at no or low cost.

If you have a problem with a service contract you bought, first try to resolve it with the contract seller or administrator, or the company performing the repairs. If you cannot resolve the problem, contact BHGS at www.bhgs.dca.ca.gov.



Q I'M CONSIDERING A CAREER CHANGE AND WAS LOOKING INTO ATTENDING AN EXPENSIVE TRADE SCHOOL. THE RECRUITER SUGGESTED THAT I LIE ON MY FINANCIAL AID APPLICATION TO RECEIVE MORE FINANCIAL AID. THAT FELT LIKE A RED FLAG. WHAT SHOULD I DO?

You were right to hit the brakes in that situation. Here are some red flags that students should be on the lookout for:

- **High-pressure sales tactics**—Tactics include not going over the details of a loan or financial agreement, or unwillingness or inability to answer questions about loan obligations.
- **Lack of transparency**—The school does not disclose information, such as total costs and graduation rates, as required.
- **Lack of accreditation**—The school is not accredited by a federally recognized accrediting body or approved to operate in California.
- **Bad reviews**—Look online for information from past students about their level of success finding a job in their chosen field after graduation. You can also visit the school and talk to current students.
- **Dishonesty**—If the recruiter encourages you to lie on financial-aid forms, don't do it. Students found to be lying on financial-aid forms face repayment on money borrowed and, potentially, additional fines and prison time.


The DCA Bureau for Private Postsecondary Education's Office of Student Assistance and Relief (OSAR) offers free information to students about schools, programs, accreditation status, compliance history, and other resources that can help students evaluate if a private college, university, or postsecondary school is the best option for them. Prospective students have access to those resources on the "Researching Colleges" section of OSAR's website www.osar.bppe.ca.gov.

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[HTTPS://THEDCAPAGE.BLOG.](https://thedcapage.blog)

Q&A

Got a question about your contractor, dentist, doctor, cosmetologist, or one of the many other professionals licensed and regulated by DCA? Maybe you'd like to know more about how DCA helps consumers like you make wise decisions by informing you about the laws that protect you? Now is your chance to ask!

Submit your question via email to publicaffairs@dca.ca.gov and it may be answered in a future issue of *Consumer Connection*. **Please note:** We are not able to answer questions regarding the status of a license application, complaint, or investigation. Some questions have been edited for clarity and brevity. 

WHEN TRAVEL PLANS GO BUST, YOU DON'T HAVE TO

TRAVEL CONSUMER RESTITUTION CORPORATION IS READY TO HELP

By Lana K. Wilson-Combs
Consumer Connection staff

Imagine having saved and planned for a dream vacation. You've made a sizable down payment with your credit card through a travel agency, or even pre-paid for this trip of a lifetime that includes first-class airfare, five-star hotel accommodations, and other amenities. You even bought travel insurance. All that's left to do is wait until the big day. However, before departing, you discover that the travel agency has gone out of business.

It's a nightmare scenario—and it happens, according to Joyce Simmons, the consumer representative with the Travel Consumer Restitution Corp. (TCRC) Board of Directors.

TCRC was created as part of legislation in 1995 to compensate California consumers if a seller of travel doesn't provide the travel services paid for. Claims are submitted by consumers and decided on by a five-member board consisting of four elected sellers of travel and one appointed consumer representative.

While the TCRC is a separate entity from the Department of Consumer Affairs (DCA), Simmons notes both organizations work to educate and protect consumers.

DCA spoke with Simmons about the services provided by TCRC.



DCA: What is the official role of the Travel Consumer Restitution Corp.?

Joyce Simmons: TCRC is empowered to provide restitution to California consumers who lost money (were not provided refunds) in instances of the seller of travel's bankruptcy, insolvency, or cessation of operations, or due to the seller of travel's material failure to provide the transportation or travel services. Currently, the program has about 4,500 participants. DCA was given the responsibility to name one voting member (consumer representative) to the TCRC board; the other four voting members are sellers of travel. In addition, a representative from the California Office of the Attorney General serves the TCRC as an advisor in a nonvoting role.



DCA: Why is it a good idea for consumers to use TCRC?

JS: TCRC is available when other options have failed to get results for California travel consumers. It is not a replacement for travel insurance. The money that is used for claims comes from the travel community and not from government funds.



DCA: How do consumers contact TCRC and how does the process work?

JS: A consumer can call the agency at (530) 809-4220 or write to the TCRC. They can also visit <https://tcrcinfo.org> online to file a claim. The claim information is straightforward. There is a \$35 filing fee to submit the claim. The seller of travel against whom the claim is made must be a current participant in the program. You can find more information on the TCRC website at <https://tcrcinfo.org>. The administration is located at Travel Consumer Restitution Corp., 468 Manzanita Ave., Suite 1, Chico, CA 95926.



DCA: With consumers canceling travel plans due to the pandemic, has the organization been busy refunding money to consumers?

JS: Claims have definitely increased during and because of the pandemic. A number of very well-known agencies offering trips to students went bankrupt due to COVID-19 (one of these agency closures resulted in 133 claims). Between July 1, 2020 and June 30, 2021, TCRC received a total of 221 claims. Of those, 149 claims were approved and paid for a total of \$422,199.25.

DCA: What has been the response from those who have used the program so far?

JS: Those consumers who have been made whole are very happy they found out about the available resource that TCRC provides.



DCA: What did you do prior to this role?


JS: Before I retired from the state Attorney General's Office, I was the Staff Services Manager in charge of the Seller of Travel Registration Program.



DCA: How would you like to see TCRC grow and bring more awareness to the important service that it provides?

JS: TCRC has made appearances at travel shows in the north and south of the state over several years. TCRC provided literature about the program, its requirements, and the reason consumers would be helped if they used a participant rather than a seller of travel who was not a participant. We shared the booth with the Attorney General's Office with whom sellers of travel are required to register. The other facet of the outreach that would be helpful is for various local, city, and state law enforcement entities to bring actions against those sellers of travel in violation of the statutes guiding the program.

DCA: Are there any other issues that consumers should be aware of regarding the TCRC?

JS: One of the things that is and has been a problem from the beginning of the law, is that it requires sellers of travel to register with the Office of the Attorney General's Seller of Travel Program and participate with the TCRC. The travel seller community needs to be educated about the dual-pronged approach to the legislation. Some sellers of travel do not have to participate with the TCRC. Thus, California consumers should be made aware that having a TCRC number can help in the case of a problem. 



THE TRAVEL CONSUMER
RESTITUTION CORPORATION WAS
CREATED TO COMPENSATE
CALIFORNIA CONSUMERS IF
A SELLER OF TRAVEL DOESN'T
PROVIDE THE SERVICES
PAID FOR.

RECREATIONAL VEHICLES ARE ON A ROLL

NO MATTER WHAT KIND OF MOTORHOME YOU DRIVE, DCA LICENSEES ARE ABLE TO ASSIST STATE CONSUMERS

By Brady Oppenheim
Consumer Connection staff

Americans have always loved hitting the road, and today's recreational vehicles (RVs) are making it easier, more popular, and more luxurious than ever to take the comforts of home on the highway.

RVs have been the stuff of Americans' road-trip dreams ever since a customized 25-foot, double-decker bus was driven across the country in 1915, garnering national media coverage—and envious looks—along the way.

But today's RVs would leave that bus in the dust: Featuring upscale furnishings, custom cabinetry, posh bathrooms, and even the latest appliances and electronics, these vehicles truly put the “home” in “motorhome.” And that comfort is the real key to RVs' ever-growing popularity:

- Recent Ipsos market research found RV ownership at a record high of 11.2 million of U.S. households, with slightly more than 9% of households owning one in 2021.
- According to LendingTree, RV purchase interest jumped 162% across all 50 states in 2020 compared to the prior year: an increase fueled by Americans' desire to get out and travel safely during the pandemic.
- And RVs aren't just for retirees: A 2021 study by the Recreational Vehicle Industry Association (RVIA) found owner ages split almost equally between those over and under the age of 55, with significant growth between the ages of 18 and 34 (a demographic that now makes up 22% of the market).



'IS AN RV FOR ME?'

There is an RV for every budget and lifestyle, as RVIA outlines:



MOTORIZED

- **Type A motorhome**—Generally the roomiest of all RVs; luxurious amenities; sleeps up to eight; average new cost \$100,000–\$140,000.
- **Type B camper van motorhome**—Drives like a family van; sleeps up to four; average new cost \$95,000–\$135,000.
- **Type C motorhome**—Similar amenities to Type A motorhomes; optional sleeping space over the cab; sleeps up to eight; average new cost \$80,000–\$120,000.



TOWABLE


- **Conventional travel trailer**—Wide range of floor plans and sizes; affordable homelike amenities; sleeps up to 10; average new cost \$25,000–\$30,000.
- **Fifth-wheel travel trailer**—Vast space of a motorhome in towable form; towed with a pickup truck; sleeps up to eight; average new cost \$43,000–\$63,000.
- **Travel trailer with expandable ends**—Ends pull out for sleeping; lightweight towing, sleeps up to eight; average new cost \$9,000–\$15,000.
- **Folding/pop-up camping trailer**—Folds up for light weight towing; sleeps up to eight; average new cost \$5,000–\$25,000.
- **Truck camper**—Mounts on pickup bed or chassis; sleeps up to six; average new cost \$17,000–\$26,000.
- **Park model**—Movable/towable unit; designed for part-time recreational use; sleeps up to 10; average new cost \$35,000–\$80,000.



MOTORIZED/TOWABLE

- **Sport utility RV**—Available in both motorized and towable versions; built-in garage for hauling cycles, all-terrain vehicles, and other sports equipment; sleeps up to eight; average new cost \$30,000–\$60,000. While you're calculating costs, don't forget to factor in other common RV expenses: Fuel, storage, campsite charges, insurance, and extra but necessary equipment like tow hitches can all add up.

If you're unsure which of these motorhomes or trailers may be right for you, renting RVs in different styles and sizes is a lower-cost way to see if #RVLife is worth the larger investment. And to see what you really need to get by before you buy, check out vacation cabins of various sizes and designs to get an idea of what it's like living in a small space for extended periods of time.

When your RV needs maintenance or repair assistance, relax: DCA licensees are here to help with a variety of issues so you can kick back. But before employing any of these professionals or businesses, be sure to check their license status at <https://search.dca.ca.gov> so you can roll on down the highway with real peace of mind. 



KEY CONSUMER SERVICES FOR RV OWNERS

Congratulations on your new home on wheels! As you drive along—or just chillax in the campground—remember these DCA entities are here to help you with a wide variety of RV needs:



Arbitration Certification Program—The California Lemon Law covers new and used vehicles—including motorized RVs—sold or leased in California that come with the manufacturer's new vehicle warranty. If the manufacturer or dealer can't repair a serious warranty defect in your vehicle after a "reasonable" number of repair attempts, the manufacturer must either replace the vehicle, or refund its purchase price (whichever you prefer). Find out more about your rights from DCA's Arbitration Certification Program: www.LemonLaw.ca.gov.



Bureau of Household Goods and Services—One of the reasons behind the popularity of RVs is they have all the comforts of home, including appliances like refrigerators, stoves, and even washers and dryers in some models. But just like at home, when something's not right, licensees of DCA's Bureau of Household Goods and Services can help keep appliances going, wherever you are. Learn more at <https://bhgs.dca.ca.gov>.



Bureau of Automotive Repair—For all intents and purposes, a recreational vehicle is just that: a vehicle. When something goes wrong with the "motor" part of your motorhome, or when the motorized RV or a trailer's towing vehicle just needs a pre-trip checkup, be sure to go to a licensed automotive repair dealer. DCA's Bureau of Automotive Repair (BAR) licenses automotive repair dealers, including RV dealerships offering repairs. BAR also licenses Smog Check stations (yes, RVs need Smog Checks, too) plus brake and lamp stations. The Bureau also offers an online search tool to find nearby maintenance help when you're traveling in California: Visit www.bar.ca.gov, click on "Consumer," choose "Auto Shop Locator," then enter your address or simply use your device's location to find licensed local assistance.



Structural Pest Control Board—Structural pest control tackles pests and organisms that can invade households or structures, including railroad cars, ships, docks, trucks, airplanes—and RVs. So, if your recreational vehicle has stowaways like mice, roaches, or ants, licensees of DCA's Structural Pest Control Board are specially trained to provide safe, effective, and environmentally responsible assistance. Find out more at www.pestboard.ca.gov.

IT'S YOUR FUNERAL—PLAN IT RIGHT

MAKE INFORMED DECISIONS WITH INSIGHTS FROM THE CEMETERY AND FUNERAL BUREAU

Brady Oppenheim

Consumer Connection staff

Planning for your own disposition after death can spare your loved ones the anguish of making difficult decisions while grieving. Shopping ahead of time, getting correct information, and making arrangements now not only allows you to make informed decisions, but may save you money.

As you make these important arrangements, keep these four tips from Department of Consumer Affairs' Cemetery and Funeral Bureau (CFB) in mind:



1. Check the license—Verify the funeral establishment, funeral director, crematory, crematory manager, private or fraternal cemetery, and private or fraternal cemetery managers are licensed by the state and in good standing. Contact the Department of Consumer Affairs' Consumer Information Center at (800) 952-5210 or check the license online at <https://search.dca.ca.gov>.



2. Compare prices and services—First, visit websites and several funeral establishments to compare services, restrictions, rules, and prices. Then, decide how much you want to spend. If you buy a casket from a retail casket seller, be sure to ask if the seller will deliver it or if you must pick it up. You may also wish to compare prices at several cemeteries and ask about their endowment care funds and cemetery maintenance standards. If a funeral establishment or cemetery is not being maintained to your satisfaction, take your business elsewhere.



3. Stay organized—You may want to make your arrangements in advance but not prepay for them; however, keep in mind that, over time, prices may go up and businesses may close or change ownership. You may also move to another location or change your arrangements. It's a good idea to review and revise your decision every few years, and you should make sure your family is aware of your wishes. Put your wishes in writing, give copies to family members and your attorney, and keep a copy in a place where it can be easily accessed. (Don't keep your only copy in a safe-deposit box. Your family may have to make funeral arrangements on a weekend or holiday when the bank is closed.)



4. Prepay if preferred—If you decide to prepay for funeral and cemetery services, you have several options, including:

- Preneed trust contracts
- Savings
- Pay-on-death accounts
- Life insurance
- Funeral insurance

These are prepayment options, not recommendations. Be sure to carefully compare the advantages and disadvantages of each—and consider consulting an attorney and Medicare/Medicaid, if applicable—before making any decision.

Be sure to discuss your wishes with your family. You may also want to talk to an attorney about the best way to ensure that your wishes are followed. And remember: Funeral establishments and licensed cemeteries must present to the person making funeral arrangements for a deceased person a copy of any preneed agreement in their possession that is signed and paid for in full or in part.

CFB licenses, regulates, and investigates complaints against California funeral establishments, funeral directors, embalmers, apprentice embalmers, cemetery brokers, cemetery salespersons, cemetery managers, cremated remains disposers, crematories, crematory managers and the nearly 200 fraternal and private cemeteries in the state. California does not license cemeteries operated by religious organizations; cities, counties, or cemetery districts; the military; Native American tribal organizations; or other groups. If you don't know who regulates the cemetery you're interested in, ask the cemetery manager.

The Bureau's "Consumer Guide to Funeral and Cemetery Purchases" (also available in Spanish) offers many additional tips and insights to help you make your own arrangements or to assist a loved one. For more information and consumer resources, visit www.cfb.ca.gov.

CLOTHES DRYERS AND FIRE DANGER

WITHOUT REGULAR MAINTENANCE, THIS COMMON APPLIANCE COULD CAUSE A BLAZE

By Laurel Goddard

Consumer Connection staff

Nearly 3,000 home clothes dryer fires are reported every year, causing an estimated five deaths, 100 injuries, and \$35 million in property loss. The main cause? Failure to clean dryers, according to the U.S. Fire Administration (USFA), part of the U.S.

Department of Homeland Security's Federal Emergency Management Agency.

A common culprit for dryer fires: lint.

Lint is created from the clothes as they tumble in the drum and is made up mostly of small fibers and debris on the clothes. Lint is a highly combustible material that can build up both in the dryer and the vent. Accumulated lint leads to reduced airflow and poses a potential fire hazard.

Damaging fires can also occur if dryers are not properly installed and maintained.

USFA offers tips to help prevent your dryer from becoming a household danger:

- Have it properly installed by a professional.
- Read the owner's manual for manufacturer instructions and warnings.
- Don't use a dryer without a lint filter or with one that's loose, damaged, or clogged.
- Perform simple DIY maintenance like emptying the lint filter before each load of laundry, and periodically cleaning the back of the dryer where lint can build up.
- Clean lint out of the venting tube behind the dryer every three months, and make sure it's not damaged or restricted. Replace coiled-wire foil or plastic venting with rigid, nonribbed metal ducting.
- Have your dryer vent cleaned and inspected regularly by a professional, especially if it vents through the roof or another area not easily accessible. Look for a chimney sweep certified by the Chimney Safety Institute of America, preferably as a "dryer exhaust technician."

- Put a vent cover on outside wall dampers to keep out rain, snow, and dirt, and check regularly to make sure critter nests aren't blocking outside vents. Make sure the outdoor vent covering opens when the dryer is in use.
- Don't put anything in your dryer that could melt or burn like foam, rubber, plastic, or items that have absorbed flammable liquids like alcohol, cooking oils, or gasoline.

For more information on dryer safety and fire prevention, USFA has free materials available in English and Spanish at www.usfa.fema.gov. For dryer maintenance and repairs, contact an appliance service dealer registered by the Department of Consumer Affairs' Bureau of Household Goods and Services. You can ensure the appliance service dealer is registered by checking the registration status at <https://search.dca.ca.gov> and selecting "Major Appliance Repair" from the drop-down menu that appears when clicking on the "License Type" box. ☺



COLLISION REPAIRS WITH CONFIDENCE

**FREE AUTO BODY INSPECTION
SERVICE ENSURES INTEGRITY
OF WORK TO YOUR VEHICLE**

By Laurel Goddard

Consumer Connection staff

After you've had collision repair work done on your car, it's pretty hard for the untrained eye to see if it was all done correctly. But if you're a California consumer, you can get help by requesting a free auto body inspection performed by experts at the Bureau of Automotive Repair (BAR), part of the Department of Consumer Affairs.

BAR's Auto Body Inspection Program offers no-cost inspections of collision-related repairs to help ensure the safety of California motorists and their vehicles.

Auto body repairs can be complex, so understanding all the necessary parts and labor that go into fixing collision damage can be confusing. The Auto Body Inspection Program can provide added protection and education for motorists who are involved in accidents.

WHY HAVE AN INSPECTION?

Most consumers are not aware that auto body repairs can be substandard or that they may not have received the parts and actual work expected. Collision repair deficiencies can be difficult to spot, and if they remain undetected, they can reduce the structural integrity of your vehicle and potentially put you and your passengers at risk, especially in another collision. The same can be true for salvage-titled vehicles that have been repaired and returned to service.

A convenient, no-cost inspection can check if there are any problems.

SAFETY IS AN ISSUE

BAR field representatives have found instances where consumers have paid for parts that weren't provided or labor that wasn't performed. In some cases, the vehicle

may have been left unsafe. Shoddy repairs can also set consumers up for further mechanical problems down the road.

A case in point involved a Sacramento woman whose car was rear-ended on the way to work. After the crash, repairs to the bumper, trunk, and exhaust system totaled \$3,900. However, she wasn't confident the repairs were done right. A relative told her about BAR's Auto Body Inspection Program, so she took advantage of it. Her invoice clearly stated the shop would remove and replace her damaged muffler, which it didn't, as the inspection revealed. The Bureau talked with the auto body shop and her muffler was replaced in a matter of days.

You can watch BAR's YouTube video for the whole story. Visit www.bar.ca.gov, click the "Consumer" tab, and select "Consumer Information" from the drop-down menu. Then select the "Request a Collision Repair Inspection" link and you'll see the link to the video in the program description.

SIMPLE, EASY-TO-ACCESS PROGRAM


To request an inspection, visit www.bar.ca.gov or call BAR toll-free at (866) 799-3811. A BAR field representative will contact you to schedule a date and time to perform the inspection at a location convenient for you. If the repair invoice is available, the representative will verify that all repairs listed on the invoice were performed correctly. It's easy, and it's free!

WHAT HAPPENS AFTER MY VEHICLE'S CHECKED OUT?

If the BAR representative finds no discrepancies, they'll simply document the result. If any issues are identified during the inspection, you can:

- Have the representative open a complaint for further investigation by BAR.
- Report the problem to your insurance company.

"It's a win-win for consumers and for BAR," said Bureau Chief Patrick Dorais. "It gives consumers peace of mind about repairs and helps the Bureau educate and regulate the industry."

Although BAR currently does not have an inspection program for mechanical work, it encourages consumers who are unable to resolve a dispute with a shop to file a complaint with BAR. A field representative will investigate the complaint and work to mediate its resolution. Visit www.bar.ca.gov and go to the "File a Complaint" link under the "Consumer" tab. 



**COLLISION REPAIR
DEFICIENCIES CAN BE DIFFICULT
TO SPOT, AND IF THEY REMAIN
UNDETECTED, THEY CAN REDUCE
THE STRUCTURAL INTEGRITY
OF YOUR VEHICLE.**

WHEN YOUR CAR NEEDS COLLISION REPAIR WORK, BAR SAYS:



Find a shop providing collision repair services in your area and check the license status using BAR's Auto Shop Locator and License Search tools at www.bar.ca.gov, or call (800) 952-5210.



Review the estimate, including cost estimates for parts and labor, before authorizing the work. If you have questions, be sure to ask the shop to clearly explain the repairs and estimated cost.



Prior to having any repairs done to the vehicle, ask for the return of any parts that will be replaced.



When the repairs are complete, don't forget to get a detailed final invoice for your records.

PET INSURANCE CAN EASE FINANCIAL PAIN DURING A HEALTH CRISIS

CALIFORNIA DEPARTMENT OF INSURANCE HELPS PROTECT OWNERS

By **Laurel Goddard**

Consumer Connection staff

About 2.5 million pets were insured in 2018 across the United States and Canada, according to the North American Pet Health Insurance Association, and a relatively new law ensures pet insurance can be filed faster and with less hassle.

California leads the way in terms of annual veterinary costs for dogs and cats, according to Assembly Member Wendy Carrillo, who authored Assembly Bill 1535, which was signed into law in 2019. It calls for additional transparency from pet insurers, and requires a written disclosure printed in 12-point boldface type be issued with the policy to include, among other things, accurate contact information for the California Department of Insurance (CDI) and for the insurer or the agent or broker of record.

REQUIRED INFORMATION INCLUDES:

- CDI's mailing address, toll-free phone number, and website.
- The address and customer service phone number of the insurer or the agent or broker of record.
- If the policy was issued or delivered by an agent or broker, a statement advising the policyholder to contact the broker or agent for assistance.

Existing law requires an insurer to disclose policy exclusions, waiting or affiliation periods, deductibles, coinsurance, or annual lifetime policy limits.

Pet insurance may help ease the financial burden depending on the type of insurance and policy. But it might pay to crunch the numbers to see if the repeated cost of premiums is worth the investment if you have to make a claim. For example, canine cancer treatment costs upward of \$5,000. Surgeries and emergency treatments can easily rack up thousands as well. Would you be able to easily pay off that debt on a credit card? Or do you have money like that set aside?

Consider how likely it is that a major or catastrophic pet health problem might occur and how that might affect your finances, your family, and your conscience. For some, it might make more sense to stash savings in a special account for unexpected vet bills. Even insurance won't cover all your expenses, since deductibles and copays usually apply.

HERE ARE SOME OTHER ISSUES TO CHEW ON:


- Read all the fine print and make sure you understand the coverage. Don't hesitate to ask a lot of questions up front, including hypothetical ones: "What if my dog has major surgery and needs additional boarding for monitoring or medications?" "Are diagnostic tests covered?" Customer service should be able to provide detailed answers. If company representatives are not helpful at this stage, they likely won't be when it comes time to make a claim.
- Ask about exclusions. Some policies won't cover certain breeds, breed-specific ailments, pre-existing conditions, or older animals.
- Learn your options. Some auto insurers offer coverage for pets injured while riding in your car. Check with your car insurer first, and ask about additional coverage.
- Seek out discounts. Do your research and get quotes from at least three insurers. Ask about multiple pet discounts and cost savings for online quotes and payment methods. Does the coverage offered have exclusions for pre-existing conditions? If so, the insurer will likely not pay for treatment for any condition for which the pet owner has received medical advice or the pet has received treatment prior to enrollment in a new pet insurance policy.
- Is there a waiting or affiliation period, which means the time specified in a pet insurance policy that must pass before some or all of the coverage in the policy can begin? If so, any costs for treatment provided before the end of the waiting period will not be covered by the policy.
- Does the coverage exclude costs for treatment of a hereditary disorder, which means an abnormality that is genetically transmitted from parent to offspring and may cause illness or disease? If your pet has a hereditary disorder, such as a hip dysplasia, the insurer might not pay for treatment related to that disorder.



- Does the coverage exclude costs for a congenital anomaly or disorder—a condition that is present from birth, whether inherited or caused by the environment, and which may cause or otherwise contribute to illness or disease?
- Is there a deductible or co-insurance clause? Your veterinarian will expect you to pay the amount of any deductible or co-insurance percentage.
- Is there an annual or lifetime policy limit that will cap the amount that will be paid for veterinary services? If so, you need to consider whether the coverage is a reasonable investment in terms of premium paid versus total benefit available.
- Will the renewal premium be increased if a claim is made? If so, how much?

- Is there a basis for reimbursement or formula for payment for veterinary services other than the actual amount of the billed services? Examples include claims payments based on a standardized schedule of costs or a schedule of “usual and customary” charges in the industry for the services provided. Your veterinarian will expect you to pay the balance of any billed amount not paid by the insurer.

CDI licenses and regulates insurance companies, including those offering pet insurance. Check a company’s license at **www.insurance.ca.gov**.

Verify licenses for veterinarians, registered veterinary technicians, and veterinary premises at **<https://search.dca.ca.gov>**. 

CHANGE IS HARD. MOVING SHOULDN'T BE

CHECK LICENSES AND GET NEED-TO-KNOW INFORMATION

By **Michelle McVay-Cave**
Consumer Connection staff

According to the U.S. Census, the average American moves at least 11 times in a lifetime. How individuals perform household moves varies depending on distances and estimated costs.

In California, several well-known moving equipment and storage companies are available for customers who choose to perform household moves themselves. But there are professional moving options that offer additional services beyond moving household items, like packing, unpacking, and temporary storage.



WHO'S WHO WHEN IT'S TIME TO MOVE

When it comes to moving in California, there are two options: rent a truck and do it yourself, or hire a moving company licensed through the Department of Consumer Affairs' (DCA) Bureau of Household Goods and Services (BHGS).

First and foremost, it is essential to understand the difference between a moving company and a moving broker.

Moving companies perform the move from start to finish. They schedule the move, provide quotes, labor, and additional services like packing and unpacking. A moving company hired for a move must be permitted through BHGS and follow the guidelines within the Household Movers Act. For example, movers can only issue a quote for an intrastate move if they visually inspect the property first.

Moving companies performing relocation moves to or from California must be permitted through the Federal Motor Carrier Safety Administration.

A moving broker is an additional option: Brokers are third parties who arrange moves with a moving company, but they do not take possession of your belongings.



WHEN IT COMES TO MONEY

It is illegal for a reputable mover licensed through BHGS to request payment in total upfront. If a moving company requests payment in full or a deposit greater than 10% of the quoted move costs before any work is done, "run!" said Steve Weitekamp, BHGS advisory council member and president of the California Moving and Storage Association.

You should always receive an agreement or contract containing a "not-to-exceed price." This price can be specified in writing or electronically (only if the consumer agrees). You can also agree to a not-to-exceed amount over the phone, but the vendor is required to notate the agreed-upon amount on the contract before the move begins.

Examples of additions to the quote—which must be notated on a change order with the revised rate—include furniture stored away in a shed in the backyard, property, or physical obstacles such as stairs or steep inclines.

This change order is required in the tariff of maximum rates, which includes guidelines on invoicing, estimating, and contracts establishing a not-to-exceed price, and the vendor (mover) cannot charge over the not-to-exceed amount.



REGULATION HAS ITS ADVANTAGES

Why is it important to hire movers licensed through BHGS? "Simple; it's the law, and an advantage of regulation is that there is a lack of surprises," Weitekamp said.

Movers permitted through BHGS are more likely to follow state regulations than non-permitted movers. Most importantly, permitted movers are background checked to ensure they have not been convicted of fraud, theft, or robbery, plus they have workers' compensation insurance to protect their employees and liability insurance to protect your property.

Permitted movers are less likely to commit "hold hostages"—a scenario where an unscrupulous mover holds the client's property "hostage" and extorts more money from the consumer, like a ransom to release the property.

"People don't want to start over; there's a lot of sentimental value in much of the property that is being moved, and movers use that to extort consumers," said BHGS Policy Manager Yeaphana La Marr.






LOSS OR DAMAGE CLAIMS

Should a vendor break or lose some of your property, you are within your right to file a claim within nine months of the move against the vendor with BHGS. La Marr suggests consumers document what is going into the truck as the move happens and keep those records. Having supporting evidence such as an inventory of the property and photographs or videos will be beneficial should a dispute arise.



FINAL TAKE-AWAY

When seeking quotes from movers, Weitekamp cautions consumers to be wary of solely relying on online reviews. Asking trusted friends and family for referrals is a better place to start, and consumers are strongly encouraged to take time to ensure that the mover they're considering is permitted by and in good standing with BHGS.

Before making plans with a moving company, check the vendor's license at <https://search.dca.ca.gov>. If you discover a mover is operating in California without a valid permit, you can file a complaint at www.bhgs.dca.ca.gov or call (916) 999-2041. For more information, visit the BHGS household mover's information page: <https://bhgs.dca.ca.gov>, click on "Consumers" and then "Movers." 



STORAGE CONTAINERS

Storage container companies are a relatively new option for do-it-yourself movers, and they are regulated by BHGS for intrastate moves. Consumers perform the labor and load their property into the container, and the company transports the items.



RESTORATION COMPANIES

A restoration company provides a service called "move out" or "pack out." The company may temporarily move and relocate household goods for testing (e.g., mold), restoration, or storage while a home is being restored after a disaster. Moving services provided by restoration companies must be permitted through BHGS and must adhere to the Household Movers Act.

THE HIDDEN DANGERS OF WILDFIRE SMOKE

PROTECT YOURSELF OUTSIDE AND INDOORS

By **Michelle McVay-Cave**
Consumer Connection staff

Once a seasonal occurrence, wildfires have become year-round catastrophic events, and their flames aren't the only danger. Wildfire smoke can span hundreds and even thousands of miles, making air not only unhealthy, but even downright hazardous to breathe.

"Wildfire smoke is very dangerous to your health," said Michael Terry, a licensed respiratory therapist and research coordinator with Loma Linda University Medical Center's Department of Respiratory Care. "It is important to stress to people that they need to have the resources to know where to look and when and how to protect themselves. There are some really good websites available to help consumers assess what is going on with their air quality at any time."

The California Air Resources Board (CARB) recommends using the AirNow website (www.airnow.gov) or mobile app to check air quality daily. AirNow is searchable by state and tracks the current Air Quality Index (AQI) by city or ZIP code, just like you would check the weather. AQI is a numbered, color-coded tool (see graphic A on page 19) that helps users determine how clean or polluted the air is while identifying associated health effects that may concern specific groups, enabling you to take appropriate action to protect their health.

During wildfires, CARB recommends using AirNow's Fire and Smoke Map, which allows users to track concentrations of small particulate matter, the primary pollutant found in wildfire smoke. The AirNow Fire and Smoke Map (<https://fire.airnow.gov>) is available online and on the AirNow mobile app. It shows current smoke plumes, as well as AQI data from both regulatory air monitors and real-time PurpleAir sensors: hyper-local particulate-matter monitoring systems. It also includes regional Smoke Outlooks for large wildfires that get updated daily to help users plan for smoke impacts.

CARB also has a mobile app called California Smoke Spotter. Released in 2021, the app is designed to help Californians plan for potential smoke impacts from

prescribed fire. Prescribed fires are planned, controlled fires set intentionally by trained fire personnel to achieve specific forest or land management goals. California Smoke Spotter currently includes AQI data, prescribed fire details, prescribed fire smoke forecasts, and the ability to set up personalized alerts. In spring 2022, CARB will release an update to its app that includes wildfire information and alerts, a wildfire smoke forecast, and real-time AQI data from PurpleAir sensors. It's available to download for free on the Apple App Store and Google Play.

UNHEALTHY OZONE AND PARTICULATE MATTER

According to CARB, wildfires produce toxic air pollutants from known cancer-causing substances and tiny particles that can aggravate existing health problems and increase the risk of heart attack or stroke (see graphic B on page 19).

Terry says people with chronic heart and lung disease are at significant risk from long-term exposure to wildfire smoke, and there is a concern about children developing asthma.

When checking the AQI, Terry says individuals should focus on particulate matter and ozone—not the ozone in the upper atmosphere that protects us from the sun's harmful ultraviolet rays, but ground-level ozone, which is a pollutant and the primary ingredient in smog. Ozone information is included when checking air quality through the **AirNow** resources.

"Ozone is important for the long term, and particulate matter is important for the short term, especially around wildfires," he said. "Particulate matter of 2.5 microns or less gets lodged in the lower portion of your respiratory system and isn't easily cleared. That is one of the ways you get lung damage from breathing in the smoke. Long term, it can lead to emphysema, chronic obstructive pulmonary disease (COPD), or even lung cancer."

Terry noted ozone is something respiratory therapists are acutely concerned about because, for people who have heart disease or COPD, their lungs can become irritated from the ozone, and that can cause trouble with their underlying disease: "In terms of heart disease and some forms of lung disease like chronic obstructive pulmonary disease, long-term exposure to ozone can accelerate or exacerbate those conditions."

If you can smell smoke, you're breathing in harmful particulate matter. Particulate matter, also known as particle pollution, is the primary pollutant associated with smoke. Particles are smaller than the diameter of a human hair. While our bodies can filter out some of the larger particles (often referred to as PM10), fine particles 2.5 micrometers in diameter and smaller (known as PM2.5) pose a much bigger threat to public health. Because PM2.5 can get into the lungs, it's especially dangerous for sensitive groups like children, older people, pregnant women, and those with heart or respiratory conditions such as asthma.



DURING WILDFIRES, THE CALIFORNIA
AIR RESOURCES BOARD RECOMMENDS
USING AIRNOW'S FIRE AND
SMOKE MAP, WHICH ALLOWS USERS
TO TRACK CONCENTRATIONS OF SMALL
PARTICULATE MATTER, THE
PRIMARY POLLUTANT FOUND
IN WILDFIRE SMOKE.

For people who must be outdoors for long periods in areas with heavy smoke or where ash is disturbed, CARB suggests wearing a National Institute for Occupational Safety and Health (NIOSH)-certified N95 respirator mask (see graphic C on page 19).

"It is common for people with asthma to go to the hospital for treatment when exposed to wildfire smoke," Terry said, noting that, to guard against particulate matter and related asthma concerns, you should use an N95 respirator mask that filters out the fine airborne particles. "An N95 mask is durable and affordable and is the base level of mask that you should use to protect yourself from wildfire smoke."

STEPS FOR INDOOR PROTECTION

To protect yourself from wildfire smoke outdoors, wearing an N95 mask is best, but you can protect yourself indoors as well. CARB says, when you smell wildfire smoke, the best way to prevent breathing harmful particles is to avoid outdoor activities as much as possible and stay indoors

with windows and doors shut (see graphic D on page 19). When indoors, protect yourself by:

- **Stopping outside air from coming in**—Close windows, vents, fireplace dampers, and doors. Limit opening and closing doors as much as possible. Check seals around windows and look for any visible gaps around doors. If you can see daylight, that is a source for smoky air to enter your home.
- **Filtering the air**—Use an input air filter and an air cleaner/purifier. When purchasing an air cleaner/purifier, it is crucial to select one with a Clean Air Delivery Rate (CADR) appropriate for the room size. Clean or replace filters regularly. In addition, air cleaners/purifiers sold in California—in-store or online—must be CARB-certified and display a label indicating CARB certification on the packaging. particles."

(continued on page 18)


(continued from page 17)

“It is very important to have air filtration systems that remove particulate matter, especially for people with asthma,” Terry said. “MERV 13 [minimum efficiency reporting value] is a minimum standard level of input filtration for home HVAC [heating, ventilation, and air conditioning] systems that keep them safe from particles.”

CARB acknowledges that many older homes and residential HVAC units are not rated for MERV 13 or higher. To avoid possible overheating or damage to the unit, CARB suggests residents use a filter with a MERV rating as high as their system can handle, based on the manufacturer’s recommendation. CARB also reminds residents to always check with the manufacturer or their HVAC technician before making adjustments to their system. For assistance with your HVAC system, contact a C-20 specialty contractor licensed by DCA’s Contractors State License Board, and make sure the contractor’s license is in good standing at <https://search.dca.ca.gov>.

Finally, inside or out, people with lung disease, heart disease, diabetes, or other chronic conditions should check with their primary care provider regarding any needed changes in their treatment plans to cope with smoky conditions.

“It is like smoking cigarettes,” Terry said. “It depends on how much exposure you have. Exposure to wildfire smoke is a concern, especially now that we have fires all of the time.”

DCA’s Respiratory Care Board of California licenses respiratory care practitioners. For more information about these professionals, their licensure, and their services, visit www.rcb.ca.gov; to check a professional’s license, visit <https://search.dca.ca.gov>. Finally, **CARB** shares several steps you can take to become part of a **Smoke Ready California** and keep your family and community safe before and during a wildfire (see graphic E on page 19). For more CARB information and resources, visit www.arb.ca.gov. 

“

IF YOU CAN SMELL SMOKE, YOU’RE BREATHING IN HARMFUL PARTICULATE MATTER. PARTICULATE MATTER, ALSO KNOWN AS PARTICLE POLLUTION, IS THE PRIMARY POLLUTANT ASSOCIATED WITH SMOKE. PARTICLES ARE SMALLER THAN THE DIAMETER OF A HUMAN HAIR.

A

Air Quality Index

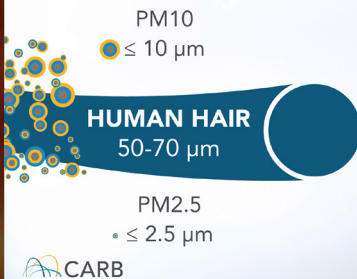
0-50	Good	Enjoy your usual outdoor activities.
51-100	Moderate	Extremely sensitive children and adults should refrain from strenuous outdoor activities.
101-150	Unhealthy for Sensitive Groups	Sensitive children and adults should limit prolonged outdoor activity.
151-200	Unhealthy	Sensitive groups should avoid outdoor exposure and others should limit prolonged outdoor activity.
201-300	Very Unhealthy	Sensitive groups should stay indoors and others should avoid outdoor activity.
301-500	Hazardous	Everyone should avoid all outdoor exertion.



THE AIRNOW
FIRE AND SMOKE MAP
([HTTPS://FIRE.AIRNOW.GOV](https://fire.airnow.gov))
IS AVAILABLE ONLINE
AND ON THE AIRNOW
MOBILE APP.

B

Wildfire Smoke's Biggest Health Concern



Particulate Matter (PM)

PM is the most concerning pollutant from short-term exposure to wildfire smoke. Particles can be <2.5 microns (μm) in diameter and can be inhaled into the deepest parts of the lungs causing heart and lung effects.



D

Create a Cleaner Air Space

Choose a room that fits everyone and is comfy enough to spend time in.

Close windows and doors, but do not block exits.

Filter the air. Use a certified portable air cleaner and run continuously on the highest setting.

Avoid activities that create smoke or other particles indoors.

Stay cool. Run fans or AC on recirculate with a new filter.

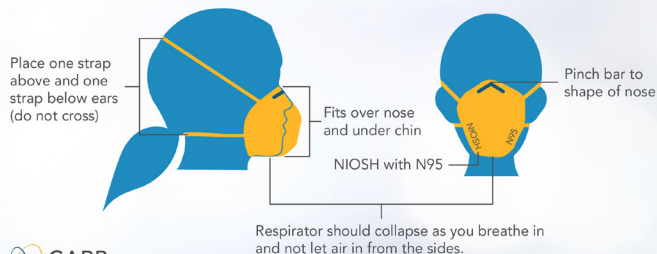
Use a damp cloth or mop to trap settled dust and particles.



C

Wear N95 Masks Correctly

Use **N95** respirator masks marked **NIOSH** for the best protection against smoke



E

Smoke Ready California



Check Local AQI

Check the local air quality index and listen to local officials.



Avoid Breathing Smoke

Smoke can hurt eyes, irritate lungs and worsen chronic heart and lung disease.



Use N95 Masks

Use N95 masks marked NIOSH for the best possible protection.



MERV 13+ Air Filters

Install a high-efficiency filter with a MERV 13 rating or higher.



CARB-Certified Air Cleaners

Using CARB-certified air cleaners can greatly reduce indoor particle levels to further reduce impacts from smoke.



Clean Air Space

The best way to avoid wildfire smoke is to stay indoors.



Graphics courtesy of the California Air Resources Board (CARB).

'OWNER-BUILDERS' CARRY LOADS OF RESPONSIBILITY

STRESS LESS BY HIRING A LICENSED CONTRACTOR TO OVERSEE YOUR PROJECT

By Ryan Jones

Consumer Connection staff

Taking on a major building project and handling it yourself can be daunting—and costly. But if you own the property and are thinking about filling that role and not hiring a general contractor to oversee the job, then be aware of the many obligations involved.

“Owner-builders” must take on all the responsibilities of a licensed general contractor, including doing the work yourself, hiring licensed subcontractors to do the work, and being sure all the work is up to code with building permits from local agencies regulating residential construction.

But serious potential legal and financial consequences come with taking that route. When you sign a building application permit, you assume full responsibility for all phases of the project and its integrity, including employing people who do not have a license in California.

Some home or property owners believe they can save money by not hiring a general contractor to oversee the job, by hiring unlicensed workers, and by falsifying the permit application to say they, as the owner, will do the work themselves. If you use anyone other than a licensed subcontractor for work, you may be considered an “employer” and will be required to register with the state and federal governments and are obligated to participate in state and federal income tax withholding, federal Social Security taxes, workers’ compensation insurance, disability insurance costs, and unemployment compensation contributions.

Before deciding to be an owner-builder consider the benefits of using a licensed contractor. Department of Consumer Affairs’ Contractors State License Board (CSLB) licensees must demonstrate knowledge of their craft, be tested, fingerprinted, bonded, and undergo an FBI background check before they are licensed to work in California. If they have workers on the job site, they are required to hold workers’ compensation insurance to financially protect the property owner if a worker is injured on the job. Illegal contractors can botch a job

or leave with the down payment, leaving the owner-builder to deal with the consequences.

RESPONSIBILITIES OF AN OWNER-BUILDER

CSLB advises potential owner-builders to consider these responsibilities:

- Registering with state and federal government agencies as an employer if you will have unlicensed workers on the jobsite.
- Withholding state and federal income taxes and Social Security taxes, paying disability insurance, and making employment compensation contributions.
- Providing workers’ compensation insurance.
- Supervising the job, including scheduling workers and obtaining building permits and requesting inspections.
- Correcting the work and getting it re-inspected if any of the construction doesn’t pass building inspections.
- Making sure all workers and material suppliers get paid or face the possibility of mechanic’s liens against your home or property.

DO YOU QUALIFY TO BE AN OWNER-BUILDER?

- The work site must be your principal residence, occupied for a year prior to completion of the work.
- The work must be performed prior to the sale of the home.
- You cannot take advantage of the contractor license exemption on more than two structures during any three-year period.




FOR CONSTRUCTION OF NEW SINGLE-FAMILY RESIDENCES:

- You are limited to selling four or fewer residential structures in one calendar year.
- The work necessary to complete the project(s) must be performed by licensed subcontractors.
 - Note: The limitation on the number of structures that can be sold is not applicable if the owner contracts with a general building (B) contractor for the performance of the work.

CAN A CONSULTANT OVERSEE THE JOB?

Consultants who bid to build any structure or portion of a structure or supervise all of the construction and hiring of subcontractors act in the capacity of a contractor and must have a state license. However, when a job is identified on permits as an owner-builder project, consultants do not take over legal responsibility for the job—the owner still holds all responsibility.

CSLB warns consumers that anyone acting as a project consultant without a contractor license is a major red flag: The individual may have had their license suspended or revoked, or failed to qualify for a license because of a lack of experience, or they couldn't pass the necessary background check.

All work performed on a job valued at \$500 or more—total labor and materials—must be done by a CSLB-licensed contractor. 



HIRING A CONTRACTOR

Whether it's hiring a general contractor to oversee a building project or paying subcontractors to do the work, CSLB has 10 tips to find qualified individuals for the job:

- 1 Hire only state-licensed contractors.
- 2 Check a contractor's license number online at <https://search.dca.ca.gov> or by calling (800) 321-CSLB (2752).
- 3 Get at least three bids.
- 4 Get three references from each bidder and review past work in person, if possible.
- 5 Make sure all project expectations are in writing and only sign the contract if you completely understand the terms.
- 6 Confirm that the contractor has workers' compensation insurance for employees.
- 7 Avoid paying more than 10% down or \$1,000, whichever is less,* and don't pay in cash.
- 8 Don't let payments get ahead of the work.
- 9 Keep a job file of all papers relating to your project, including all payments.
- 10 Only make the final payment when you're satisfied with the job.

For more on owner-builder responsibilities, hiring contractors, and other consumer information, visit www.cslb.ca.gov and click on the "Consumers" tab.

* There is an exception to this rule for about a dozen types of licensed contractors who have filed a blanket performance and payment bond, which is noted on the contractor's license detail page at the CSLB website.



BE CAUTIOUS WHEN CONSIDERING HEARING AIDS

LOWER-COST OPTIONS MAY BE A WASTE OF MONEY IF THEY DON'T FIT YOUR NEEDS

By Cheri Gyuro

Consumer Connection staff

If you're one of the 30 million people in the U.S. who could benefit from a hearing aid, the Department of Consumer Affairs' Speech-Language Pathology and Audiology and Hearing Aid Dispensers Board (SLPAHADB) wants to ensure you don't get fooled by online scams or over-the-counter options that won't meet your needs.

TOO GOOD TO BE TRUE?

Currently, over-the-counter hearing aids are in the regulatory review process and are not yet approved by the U.S. Food and Drug Administration for sale to consumers.

In August 2021, California Attorney General Rob Bonta issued a consumer alert on hearing aids sold over the counter or online. Bonta urged consumers to exercise caution when considering lower-cost options that can attract many who don't have insurance to cover hearing aids.

"While hearing aids sold online or over the counter may appear to be more cost-effective than traditional hearing aids, they may not properly address your particular hearing-loss needs or may be outright scams," he said. "As you explore your options, know your rights, beware of false claims, and exercise caution if you choose to purchase from an unlicensed seller."

Advancements in technology have sparked a new wave of modern hearing aids—from the basic battery-operated styles to ones that are digitally programmable and connect to a smartphone. Some are even invisible, rechargeable, and resemble a microscopic spaceship. Prices range anywhere from \$150 to \$5,000 depending on the sophistication of the device.

But as Bonta warned, some of these devices can be too good to be true. If you're not careful, your pocketbook could suffer, and your hearing needs still won't be met. There are

some steps you can take to avoid getting scammed or stuck with devices that don't work for you. Do some research to make sure you know if the company or individual you are purchasing from is reputable and has a valid license.

When purchasing hearing-aid devices:


- Be aware that California law requires all hearing-aid dispensers—including online, mail order, and over-the-counter—to be licensed by SLPAHADB.
- You can check a seller's license by visiting <https://search.dca.ca.gov>.
- By California law, a seller cannot fit an instrument, make an ear impression, or give any advice on the fit of a hearing aid if they are not licensed.
- Be sure to read the fine print on advertisements. If it seems too good to be true, it probably is.

There are many potential risks from purchasing hearing devices that don't involve personal contact with a licensed dispensing audiologist or hearing aid dispenser. If you order from the internet or buy some at the drug store, there's no one who can help you make sure they fit properly. There's also no one to follow up with to make sure they are working to fit your needs. If you're not satisfied with your devices, getting a refund out of state may be difficult.

All new and used hearing aids sold in California shall be accompanied by the retail seller's written warranty, which must contain the following language: "This hearing aid is warranted to be specifically fit for the particular needs of you, the buyer. If the hearing aid is not initially fit for your particular needs, it may be returned to the seller within 45 days of the initial date of delivery to you. If you return the hearing aid, the seller will either adjust or replace the hearing aid or promptly refund the total amount paid. This warranty does not affect the protections and remedies you have under other laws."

PEACE OF MIND

For your protection, your best bet is to see a physician or licensed audiologist to receive a proper diagnosis and then a recommendation for devices that will be custom fit and programmed to your hearing needs. For further consumer protection, be sure to only deal with a reputable professional who has been licensed by SLPAHADB.

For more information about SLPAHADB, visit www.speechandhearing.ca.gov. 



FENTANYL IS A DEADLY, GROWING EPIDEMIC

THE ONLY SAFE MEDICATIONS ARE ONES PRESCRIBED BY A TRUSTED MEDICAL PROFESSIONAL AND DISPENSED BY A LICENSED PHARMACIST

By Consumer Connection staff

If you don't know what fentanyl is, you should. This synthetic opioid has exploded and is a public health issue in California and nationally. Because it is incredibly potent in very small amounts, deadly overdoses attributed to fentanyl are skyrocketing: Nearly 4,000 fatal fentanyl-related overdoses occurred in California alone in 2020, according to the California Department of Public Health (CDPH).

That's why CDPH is warning consumers about the dangers of fentanyl, which can be cheaply laced into counterfeit pills and other illegal drugs like heroin, methamphetamine, and cocaine without the user knowing.


Pharmaceutical fentanyl is an opioid prescribed legally to treat severe pain, especially after surgery and for advanced-stage cancer. But illicitly manufactured fentanyl is distributed through illegal drug markets in pills, powders, and liquids, steadily spreading because of its powerful and hazardous heroin-like effects—mere crumbs can be fatal if ingested, inhaled, or injected.

Illicit fentanyl is sold alone or in combination with other drugs and has been identified in counterfeit pills, mimicking pharmaceutical drugs such as oxycodone. According to the U.S. Drug Enforcement Administration (DEA), counterfeit pills are more lethal than ever before. The number of DEA-seized counterfeit pills with fentanyl has jumped nearly 430% since 2019, and lab testing finds that 40% of counterfeit pills with fentanyl seized by DEA contain a potentially lethal dose of fentanyl. The only safe medications are ones prescribed by a trusted medical professional and dispensed by a licensed pharmacist.

WHAT CALIFORNIA IS DOING

The CDPH Substance and Addiction Prevention Branch (SAPB) works with many partners across California to monitor and address current trends at both statewide and local levels. Working closely with local health departments, opioid safety coalitions, and other partners at the local level allows CDPH to support prevention and intervention efforts that address the specific and unique trends and needs of California communities.

CDPH SAPB monitors fatal and non-fatal opioid-related overdose trends over time in California, by sex, age, race/ethnicity, and substance type. These indicators and trends are also available by geography, county, and ZIP code on the CDPH California Overdose Surveillance Dashboard (<https://skylab.cdph.ca.gov/ODdash>).

For more information and resources, visit the CDPH Fentanyl Education and Awareness webpage at www.cdph.ca.gov. 

SIGNS OF A FENTANYL OVERDOSE, ACCORDING TO CDPH:

- Small, constricted “pinpoint pupils.”
- Falling asleep or losing consciousness.
- Slow, weak, or no breathing.
- Choking or gurgling sounds.
- Limp body.
- Cold and/or clammy skin.
- Discolored skin (especially in lips and nails).

If you witness someone experiencing these symptoms, immediately call 911 for emergency medical assistance.



EXECUTIVE SPOTLIGHT

DEBORAH COCHRANE

CHIEF, BUREAU FOR PRIVATE
POSTSECONDARY EDUCATION



Appointed by Governor Gavin Newsom in March 2021, Deborah Cochrane is the bureau chief of the Department of Consumer Affairs' (DCA) Bureau for Private Postsecondary Education, which protects students and consumers through the oversight of California's private postsecondary educational institutions.

Prior to her appointment, Cochrane was the executive vice president of The Institute for College Access & Success—a nonprofit focused on pursuing student-centered public policies that promote affordability, accountability, and equity in higher education—where she led the institute's policy, research, and advocacy work on California and national issues.

Cochrane has served in research, direct service, and management roles within a variety of other nonprofit settings. She holds a master's degree in social work with a focus on social policy from San Francisco State University and a bachelor's degree from the University of Michigan.

We recently sat down with her to get to know her a little better.

WHAT IS YOUR VISION FOR THE BUREAU?

Q Private postsecondary schools play an important role in California and the nation, with an incredibly diverse array of institutions educating a similarly diverse group of students. My vision for the Bureau is that it does all it can to ensure that the private postsecondary landscape is one that enhances the lives and livelihoods of consumers, and that it takes swift action when problems arise. By developing strategic partnerships and alliances, the Bureau can keep its fingers on the pulse of an evolving industry and better position itself to be proactive and responsive.

WHAT IS YOUR BIGGEST CHALLENGE?

Q I've worked on policy issues impacting the Bureau for many years, but much about the day-to-day work of the Bureau is new to me. I'm enjoying digging in to learn how it all works to better understand how

I can make a difference, but that takes time, and I can be impatient with myself. Fortunately, there's a great team within both the Bureau and throughout DCA to help me learn, prioritize, and identify focus areas with the greatest opportunity and impact.


WHAT WOULD YOU LIKE CONSUMERS TO KNOW ABOUT THE BUREAU?

Q The staff are dedicated, hard-working, and had an incredible array of professional experiences prior to joining the Bureau. Many staff have worked at private institutions, and those experiences help shape the entire team's understanding of the postsecondary landscape and the Bureau's role. The focus and commitment of our colleagues with military experience are sources of inspiration.

WHAT ARE SOME OF YOUR BEST MEMORIES OF YOUR JOBS PRIOR TO THIS ONE?

Q I relish accomplishments that are only possible by bringing together a broad set of teams and skills. Successful policy advocacy requires an understanding of the policy landscape, communication efforts to shape the public's understanding of a problem, research and analysis to demonstrate why it matters, and the ability to navigate the political terrain. It can be challenging to pull it all together, but securing policy change that impacts millions of people for the better is priceless.

WHAT ADVICE WOULD YOU GIVE YOUR YOUNGER SELF?

Q Trust your gut. Life paths, whether a career path or otherwise, do not have to travel in straight lines. Take detours to smell the flowers, or learn new skills, or satisfy your curiosity. If you do it all with humility, you'll never stop learning and you'll be better off for it. 

BRIEFS



TAKE YOUR MEDICINE: HOW TO PROPERLY DISPOSE OF UNUSED MEDICATIONS



How do you get rid of old or unused medication? It isn't as easy as you might think. Do you flush old pills down the toilet?

Or do you throw them away in the trash? Do you pour old cough syrup down the kitchen sink? And what about old pet meds? These questions stymie most of us and it results in a medicine cabinet or drawer stuffed full of old and unused medicines or improper disposal.

There's a simple answer to these questions: Take them back! In September 2018, California passed Senate Bill 212, which authorized the creation of stewardship programs to collect and properly dispose of expired or unused medications. These programs are important for a couple of reasons: Not only do they reduce the risk of medications falling into misuse, but they also help to keep our water systems free of these medicines.

According to CalRecycle, "Wastewater treatment plants are not designed to remove pharmaceuticals and studies show exposure to even low levels of drugs has negative effects on fish and other aquatic

species, and also may negatively affect human health." Finding an alternative to flushing old meds or throwing them out where they run the risk of being absorbed into the water table is good for the environment and us.

The easiest way to participate is to take your old and unused medications to a drug take-back location. These locations often feature a bin where you can anonymously deposit your old meds for proper disposal. Old medications are not recycled; they are typically disposed of through supervised incineration or other approved methods that keep them from entering waterways.

These bins are easy to use and easy to find, and you can even get rid of old pet meds this way, too!

To learn more about the California Drug Take-Back Program, visit www.takebackdrugs.org. To locate one of these bins, to see if your pharmacy offers envelopes for mailing back unused medications, and for related services, visit the California State Board of Pharmacy's website at www.pharmacy.ca.gov—chances are there's a local pharmacy or law enforcement office near you with a bin. There are, of course, exceptions. In addition, please do not deposit any sharps waste into medication take-back bins. For information on where sharps waste can be returned, visit CalRecycle: <https://calrecycle.ca.gov>.

JOEY MARTINEZ

LOOK FOR THE LICENSE USING DCA'S LICENSE SEARCH



The Department of Consumer Affairs (DCA) license search tool provides consumers with daily and around-the-clock access to 3.4 million licensees.

Consumers can click with confidence at <https://search.dca.ca.gov> to verify if a professional is licensed by a DCA board or bureau. Each record will reflect if a license is current,

expired, or has been subject to disciplinary action such as suspension or revocation.

Knowledge is power, and DCA's search tool empowers consumers to help them make informed decisions about the people and businesses they seek services from, whether it's for medical care, automotive repair, or cosmetology services. It's important to know your rights as a consumer to avoid any potential problems.

DCA's website provides information about how to file a complaint against a DCA licensee: Learn more at www.dca.ca.gov.

LANA K. WILSON-COMBS

(continued on page 26)

COVERAGE MATTERS TO YOU AND YOUR BUSINESS



Staying healthy and taking care of your health needs are critical to you, your family, and your business. Coverage matters, and the past two years have taught us all a lot about the importance of quality care and comprehensive health care insurance.

Covered California is a free service—which connects people with private, brand-name health insurance companies—where Californians can get financial help to bring the cost of coverage within reach.

Thanks to the expanded subsidies available through the American Rescue Plan, more than two out of every three Covered California enrollees can get comprehensive coverage for \$10 or less per month. The plans come with all the benefits and protections put in place by the Affordable Care Act.

Middle-income families—including those that were previously ineligible for federal financial help—are also getting significant savings. Many people earning more than \$51,250, or a family of four making more than \$106,000 are now saving hundreds of dollars per month on their coverage.

Give yourself and your family the peace of mind and financial protection that comes with quality health care coverage.

Right now, Californians can sign up for health insurance if they have lost their health insurance, moved to or within California, experienced a change in household size, or been impacted by the COVID-19 pandemic. A full list of qualifying life events are available online: Go to **www.coveredca.com**, click the “Support” tab, and choose “Before You Buy.”

Do not put yourself or your business at risk when an injury or illness can knock you off your feet and leave you with a six-figure hospital bill.

Use Covered California’s “Shop and Compare” tool at **www.coveredca.com** to see how affordable coverage can be. You can enroll online, get free and confidential help from a licensed agent, or call an enrollment specialist at (800) 300-1506.

JAMES SCULLARY, COVERED CALIFORNIA

CAN'T SLEEP? YOUR ELECTRONIC DEVICES MAY BE THE REASON



If you can't fall asleep, scrolling through your phone or tablet should be the last thing you do. Research suggests that blue light from electronic devices adversely affects the body's circadian rhythm and suppresses melatonin, a hormone that aids in feeling sleepy.

Here are some tips that may limit the effects of blue light from digital devices:

- Stop digital device use at least one hour before bed.

- Apply a blue light screen filter or download a blue light filter app.
- Use blue-light-blocking glasses.

Holding electronic devices further away and reducing screen brightness seems like a good idea; however, while it may help with visual discomfort, it won't limit exposure to blue light.

For more information about the possible harmful effects of blue light, consult an eye professional licensed by the California State Board of Optometry (**www.optometry.ca.gov**), Medical Board of California (**www.mbc.ca.gov**), or Osteopathic Medical Board of California (**www.ombc.ca.gov**).

MICHELLE MCVAY-CAVE



BEFORE YOU BUILD: PLAY IT SAFE, CHECK THE LICENSE



California has a long history of upholding strong regulation, oversight, and licensure requirements for engineers, architects, and contractors.

Under the umbrella of the California Department of Consumer Affairs (DCA), three boards that regulate those professions are charged with protecting the health, safety, and welfare of California consumers. The California Board for Professional Engineers, Land Surveyors, and Geologists (BPELSG), the California Architects Board (CAB), and the Contractors State License Board (CSLB) establish those standards for the highest degree of consumer protection.

BPELSG licenses 20 disciplines including people working in the fields of civil, structural, traffic,

electrical, and mechanical engineering, land surveying, and geology. CSLB licenses 44 classifications from general contracting to cabinet making, concrete contracting, and many more. CAB licenses approximately 21,000 architects.

Each candidate must meet specific educational and training qualifications, and some must pass rigorous exams before obtaining a license. All licensees must follow California laws and regulations. They are responsible for keeping up to date with changes in the law. Those working in the field must be aware that their work will require a specific license.

If you or your company is looking to hire an engineering, and surveyor, geology, contracting, or architecture professional for a structural project, play it safe and check their license. Visit www.bpelsg.ca.gov, www.cslb.ca.gov, or www.cab.ca.gov for more information on these professions, and use DCA's license search tool at <https://search.dca.ca.gov>.

CHERI GYURO



DCA EDUCATES, ENGAGES,
AND EMPOWERS CALIFORNIA
CONSUMERS THROUGH SOCIAL MEDIA.
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([HTTPS://TWITTER.COM/DCANEWS](https://TWITTER.COM/DCANEWS))



REACH OUT



The Department of Consumer Affairs (DCA) protects and serves California consumers. DCA accomplishes this by administering more than 3.4 million licenses in more than 280 license types, including permits, certificates, and registrations through the licensing and regulatory entities under its jurisdiction. DCA provides consumers with current license status information on the millions of professionals licensed or certified through its entities. To check professionals' licenses, visit <http://search.dca.ca.gov>. To report concerns about a licensed professional or to find out more about a profession, contact one of the many DCA entities listed below.

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www.cba.ca.gov

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www.acupuncture.ca.gov

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Sacramento, CA 95834
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(916) 574-7350
www.dca.ca.gov/acp
www.lemonlaw.ca.gov

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