

CONSUMER CONNECTION

Take control!

Stop sweetheart swindles

Avoid Medicare fraud

Spot contractor cons

Also in this issue:

High-heel dangers

Careers in healthcare

Fire season safety



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Message from the Director

It's no secret that the senior population is growing rapidly. In fact, people 65 years or older numbered nearly 40 million in 2009, and represented almost 13 percent of the U.S. population — about one in every eight Americans. By 2030, there will be more than 72 million older people, more than twice as many as in 2000. They're expected to make up 19 percent of the population by 2030, according to the U.S. Department of Health & Human Services Administration on Aging.

Not only are the numbers of seniors growing, unfortunately, so are the scams targeting them. In this issue we provide tips (in English and Spanish) for protecting yourself from specific cons that are becoming more common.

We also introduce you to the Senior Gateway Web site, an invaluable resource for families, caregivers, and others seeking information on programs and services for seniors. Healthcare and paying for it is a concern for many of us, and this site covers everything from buying long-term healthcare insurance to knowing your rights as a nursing home resident.

While we all hope to live a long time, death is a fact of life. Some of the pain of making funeral arrangements can be eased if planning is done in advance — for yourself and your loved ones. When separated from the emotional trauma of grief, advanced planning for funeral or burial services — called “preneed” planning — can be a straightforward consumer transaction mostly free of emotional overspending.

Also in this issue, you'll find summer safety tips including pedicure procedures for a safe sandal season, protecting your home and property from wildfires, and avoiding vacation rental scams.

We hope you enjoy this issue of *Consumer Connection*, our award-winning magazine. If you'd like to be added to the mailing list to receive future issues, e-mail your name and mailing address to ConsumerConnection@dca.ca.gov. If you have questions about consumer issues, call us at (800) 952-5210.

Denise A. Brown

SENIORS BEWARE

The latest scams and how to avoid them

Even the most cautious person can become a victim of fraud. Not paying attention to a complicated contract, misunderstanding the services you were promised, or trusting the wrong person can cause weeks or months of heartache and frustration. You may end up inadvertently signing up for a service that you don't really want or need.

The elderly are often targets when it comes to fraud. Seniors are often vulnerable and alone, making them easy targets for unscrupulous people. A 2012 University of California, Los Angeles, study found that older people may fail to interpret an untrustworthy face as potentially dishonest. The study appeared in the December 3, 2012, issue of the journal *Proceedings of the National Academy of Sciences*. The study estimates that adults over 60 lost at least \$2.9 billion in 2010 to financial exploitation, ranging from home repair scams to complex financial swindles.

There are numerous scams out there and new ones being created every day, but the good news is there is great information available on ways to avoid getting swindled (Keep on reading!).



THE SCAMS

Here's a roundup of scams targeting seniors right now.



Sweetheart scams — These types of scams involve young, attractive individuals who target lonely, wealthy seniors for their money. Seniors looking for a relationship become enamored with the young individual who ends up stealing a good portion, if not all, of the senior's fortune.



Utility scams — According to DCA's Contractors State License Board (CSLB), this type of fraud usually includes two to three men posing as utility workers who approach a homeowner and while one person talks to the homeowner, the others enter and ransack the house.



Mail fraud — The U.S. Postal Service states this scheme's goal is to get money or something of value from you by offering a product, service, or investment opportunity that does not live up to its claims.



Contractors/neighbor scam — The Contractors State License Board (CSLB) says this type of deception involves unlicensed contractors who tell you that they have done work on your neighbor's roof or house to gain your trust. You think this contractor must be trustworthy since your neighbor used him, so you sign a contract without first verifying his license.



Medicare fraud — According to California Health Advocates, a popular healthcare scam involves fraudsters calling up seniors claiming that under the new Affordable Healthcare Act, the senior will need a new Medicare card. The caller will ask the senior to verify a false "Medicare" number they have on file for them, causing the senior to then inadvertently provide them with the correct Medicare number. Once the swindlers have a real Medicare number, they'll start racking up medical charges on the unsuspecting senior's Medicare account.



Automotive scam — The Bureau of Automotive Repair says that seniors frequently pay for more repairs than actually needed.

There's help out there

If something seems too good to be true, it probably is. That old-but-true motto was among the tips from U.S. Postal Service (USPS) representative Troy Dickinson at a Senior Scam Stoppers Seminar held recently in Citrus Heights. The seminar, which drew dozens of seniors, was co-hosted by Assembly Member Ken Cooley (D-Rancho Cordova) and the CSLB. Attendees heard from experts about fraud prevention related to home repair, auto repair, identity theft, and Medicare.

"As we age, we become someone who unscrupulous people may want to prey upon," Cooley told those

gathered at the Citrus Heights Community Center. Earlier this year, Cooley introduced legislation that will help seniors when natural disasters strike by requiring an updated State Emergency Plan to include best practices for local governments to mobilize and evacuate senior citizens.

The CSLB teams up with legislators throughout the State to host Senior Scam StopperSM seminars several times a month. To find a seminar near you, visit www.cslb.ca.gov/Consumers/SeniorScam_2.asp.

TIPS

Here are a few tips that will help make you a smarter consumer:

From CSLB:

- Get at least three bids for a project.
- Check the contractor's license online or by phone.
- Never pay in cash.
- Get a detailed written contract.
- Don't let the payments get ahead of the work.

From USPS:

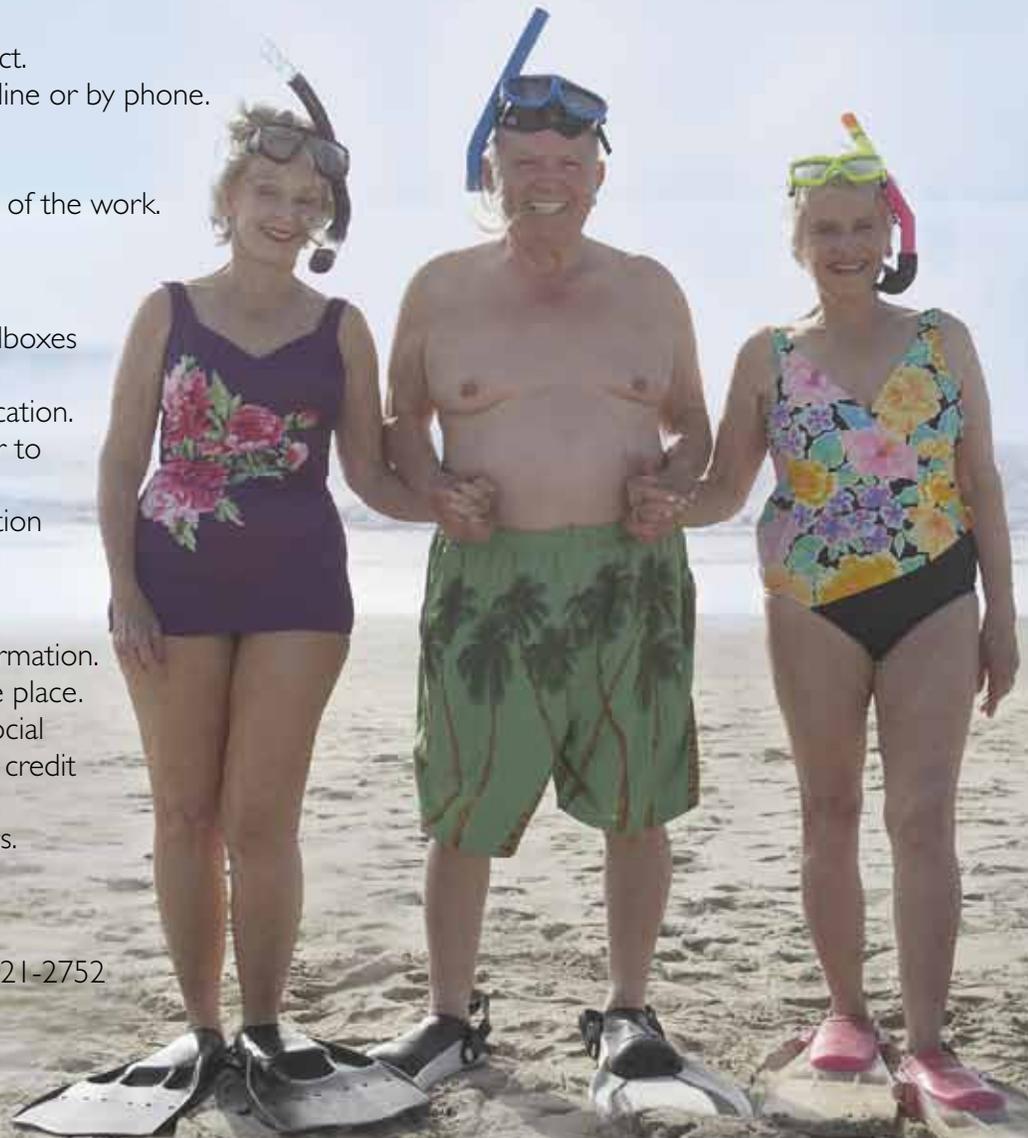
- Pick up your mail right away.
- Don't send mail out of home mailboxes with red flags.
- Put mail on hold during a long vacation.
- Get a free credit report each year to track your credit.
- Don't give your personal information over the phone.

From Medicare:

- Don't give out your personal information.
- Keep your Medicare card in a safe place.
- Guard your Medicare card and Social Security card like you would your credit cards and bank accounts.
- Understand what Medicare covers.

For more information:

- USPS (877) 876-2455
- CSLB (800) 321-CSLB or (800) 321-2752
- Medicare (800) MEDICARE or (800) 633-4227



PERSONAS MAYORES

Cómo evitar las estafas más recientes

Incluso la persona más prudente puede ser víctima de un fraude. La falta de atención de un contrato complicado, una mala interpretación de los servicios prometidos o su confianza en la persona equivocada puede provocar semanas o meses de dolores de cabeza y frustración. Sin darse cuenta usted puede terminar con un servicio que usted realmente no quiere o necesita.

Lamentablemente, las personas mayores son a menudo vulnerables y especialmente cuando están solos, haciéndolos un blanco fácil para las personas sin escrúpulos que se aprovechan de la situación. Un estudio de la Universidad de California, Los Ángeles en 2012, encontró que las personas mayores son más confiadas y no distinguen las malas intenciones de los individuos que tocan a su puerta. El estudio se publicó en la revista *Proceedings of the National Academy of Sciences* (PNAS) el 3 de diciembre de 2012, y estima que los adultos mayores de 60 años perdieron al menos \$2.9 mil millones en 2010 por la hazaña de los explotadores, que van desde las estafas de reparación de viviendas a estafas financieras complejas.

En actualidad hay muchas estafas y nuevas que se crean cada día, pero la buena noticia es que hay mucha información sobre las formas de evitar ser estafado (¡Sigue leyendo!)



LAS ESTAFAS

Un resumen de las estafas dirigidas a personas mayores en este momento.



Estafas de tipo amorosas — Estas estafas involucran individuos jóvenes y atractivas que se dirigen a personas mayores, ricos y solitarios interesados por su dinero. Personas mayores que buscan una relación se enamoran con la joven que acaba robando una buena parte, si no toda, de la fortuna del anciano.



Estafas de negocios de servicios públicos — Según la Junta de Licencias Estatales para Contratistas (CSLB en inglés), este tipo de fraude por lo general incluye de dos a tres hombres que se hacen pasar por trabajadores de servicios públicos. Al acercarse al dueño de la casa una persona habla con él y los demás entran y saquean la casa.



Fraude de correo postal — El servicio del correo postal de los Estados Unidos dice que la meta de estos estafadores es conseguir dinero o algo de valor al ofrecer un producto, servicio u oportunidad de inversión la cual resulta en un falso premio.



Estafas de construcción — El CSLB dice que este tipo de fraude implica a contratistas sin licencia que engañan a consumidores inocentes mintiendo que han hecho un trabajo en el techo o casa de su vecino para disminuir tus dudas. Como dueño de casa te sientes cómodo al saber que tu vecino confió en él, firmas un contrato sin verificar la licencia estatal de contratista.



Fraude de Medicare — Según California Health Advocates, una estafa popular con relación a la salud es cuando estafadores hacen llamadas a personas mayores y dicen que con la nueva Ley de Salud (Obamacare), tendrán que obtener una nueva tarjeta de Medicare. La persona que llama le pedirá a la persona mayor verificar un falso número de “Medicare” que tienen en archivo para ellos, entonces la persona mayor dice: “No, mi número de Medicare es 123, etc.” Una vez que los estafadores tienen un número real de Medicare van a comenzar a acumular cargos de salud en la cuenta de Medicare de la persona mayor a quien han llamado.



Estafa de autos — La Agencia de Reparaciones Automotrices (BAR en inglés) dice que las personas mayores con frecuencia pagan más por reparaciones que realmente no necesitaban.

Hay ayuda

Si algo parece demasiado bueno para ser verdad, probablemente lo es. Ese viejo-pero-cierto dicho fue uno de los consejos de Troy Dickinson, representante del Servicio Postal de EE.UU., en un seminario de Senior Scam Stoppers Seminar celebrada recientemente en Citrus Heights. El seminario, que reunió a decenas de personas de edad avanzada, fue patrocinado por el asambleísta Ken Cooley (D-Rancho Cordova) y la Junta de Licencias Estatales para Contratistas (CSLB). Los asistentes al seminario escucharon a los expertos acerca de la prevención del fraude relacionado con la reparación de viviendas, reparación de automóviles, robo de identidad y el Medicare.

“Cuando nos van llegando los años nos convertimos en personas vulnerables, es cuando ciertos seres humanos sin escrúpulos intentan aprovecharse” Cooley compartió con los reunidos en el Centro Comunitario de Citrus Heights. A principios de este año, Cooley presentó una legislación que ayudará a las personas mayores cuando ocurra un desastre natural, exigiendo un Plan de Emergencia del Estado actualizado para incluir prácticas de los gobiernos locales para movilizar y evacuar a las personas de edad avanzada.

CSLB se une con legisladores de todo el estado para albergar seminarios de Senior Scam StopperSM seminar varias veces al mes. Para encontrar un seminario cerca de usted, visite www.cslb.ca.gov/Consumers/SeniorScam_2.asp.

CONSEJOS

Algunas ideas útiles que le dará la ventaja y convertirlo en un consumidor inteligente:

Consejos de CSLB

- Obtenga por lo menos tres ofertas para el proyecto.
- Compruebe el contratista tiene licencia.
- Nunca pague en efectivo.
- Obtenga un contrato escrito detallado.
- No permita que los pagos se adelanten de la obra.

Consejos de USPS

- Recoja el correo de inmediato.
- No enviar correo de buzones de origen con banderas rojas.
- Ponga el correo en espera durante un largo período de vacaciones.
- Obtener un informe de crédito gratis cada año para realizar un seguimiento de su crédito.
- No dé su información personal por teléfono.

Consejos de Medicare

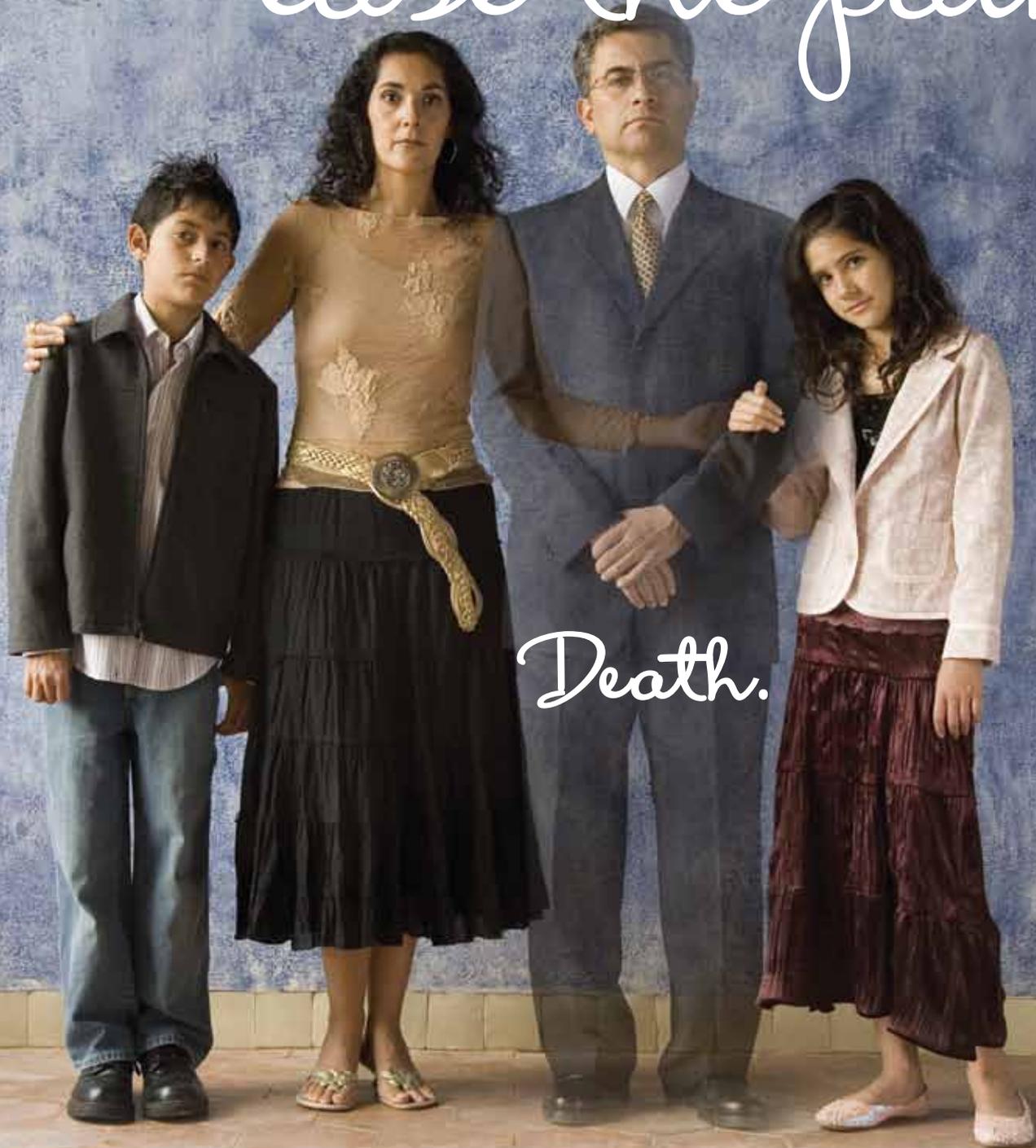
- No dé su información personal.
- Mantenga su tarjeta de Medicare en un lugar seguro.
- Guarde su tarjeta de Medicare y tarjeta de Seguro Social, como sus tarjetas de crédito y cuentas bancarias.
- Entender lo que cubre Medicare.

Para más información:

- USPS (877) 876-2455
- CSLB (800) 321-CSLB or (800) 321-2752
- Medicare (800) MEDICARE or (800) 633-4227



How planning can ease the pain.



Death.

Death. It's something nobody likes to talk about. And it's usually followed by something else nobody likes to talk about: Funeral and cemetery arrangements.

Some of the pain of making funeral arrangements can be eased if planning is done in advance for yourself or your loved ones. When separated from the emotional trauma of grief, advanced planning

for funeral or burial services (called "preneed" planning) can be a straightforward consumer transaction mostly free of emotional overspending.

When you make funeral and cemetery arrangements in advance, you ensure that your final wishes are carried out, and you spare your family the burden of making choices at a difficult time. When you

make arrangements in advance, you can compare prices, review facilities, and select the services and merchandise you want. You can even arrange to pay for your funeral and cemetery costs ahead of time so that your loved ones won't face the bills after you're gone.

The result can be funeral or cemetery arrangements that are well-planned, meaningful, and affordable, which can mean peace of mind for all involved.

Making sure that the parties in the death care industry are following the law and treating consumers fairly is the work of the Cemetery and Funeral Bureau, part of the Department of Consumer Affairs. The Bureau licenses and regulates all funeral establishments, crematories, and nearly 200 cemeteries in the State owned by fraternal organizations or private businesses. In addition, the Bureau also oversees licensed funeral directors, embalmers, apprentice embalmers, cemetery brokers and salespersons, cemetery and crematory managers, and cremated remains disposers. All of them must meet minimum education requirements and pass an occupational exam and a criminal background check before they can be licensed.

The Bureau also investigates complaints from consumers about funeral and burial services and can take action against funeral establishments, crematories, or State-regulated cemeteries that violate the law as well as the licensees who work in those facilities.

"If you have a problem with a funeral establishment, crematory, or State-regulated cemetery, try to settle it with management first. Many complaints are quickly resolved that way," said Lisa M. Moore, Chief of the Cemetery and Funeral Bureau. "However, if you've tried to settle the matter but can't, please contact our office for assistance. We're here to help." Visit the Bureau's Web site at www.cfb.ca.gov, or call 800-952-5210 or 916-574-7870.

So, how do you find a reputable provider of funeral services?

You can ask friends or relatives for referrals, check the Internet or the Yellow Pages, or consult the Better Business Bureau. In some areas, there are funeral

consumer groups or organizations that offer guidance. You may want to visit several funeral establishments, but be sure to verify the license status with the Cemetery and Funeral Bureau before you do business with any provider. Visit the Web site at www.cfb.ca.gov, or call (800) 952-5210 or (916) 574-7870 for license verification.

As with any consumer transaction, it's important to know your rights. The Funeral Rule, enforced by the Federal Trade Commission, gives you the right to compare prices and services and select only the services you want. Under the Funeral Rule, you must be given an itemized price list (called a General Price List or GPL), that lists 16 specific services the funeral home offers and the cost for each.



*...spare your family
the burden of
making choices at
a difficult time*

If funeral establishments have a Web site, State law requires them to 1) post on their Web site the list of funeral goods and services that must be included in the Federally mandated GPL, and include a statement that the GPL is available upon request and provide that information from a link on the home page; or 2) post on their Web site home page the words "price information" or a similar statement that includes the word "price" with a link to the establishment's GPL. The funeral establishment is also required to quote prices by phone. You may want to review an establishment's General

Price List before you talk to a funeral director.

A Casket Price List may be part of or separate from the GPL. You don't need to purchase a casket or alternative container from the funeral establishment. A retail casket seller may offer you a lower price, but be aware that those businesses are not bound by the laws and regulations that govern funeral establishments. If you run into a problem with a retail casket seller, you should contact the district attorney's office in your county for assistance.

In addition to the General Price List, a funeral home may offer packages of popular merchandise and services. A package may be less expensive than individually priced items, but consumers should not feel pressured to pay for services or features they don't want. A package plan

for a funeral may include such items as limousines, motorcycle escorts, live musicians, flowers, clergy or minister, prayer cards, guest register book, memorial video tributes, burial clothes, use of facilities for a reception, and more. Cemetery charges will be extra.

There are many choices available to you when planning your funeral arrangements, from low-cost, economical options, to extravagant plans. Costs can vary significantly based on the merchandise and services you select.

After you decide on the merchandise and services you want for yourself, be sure to put your plan in writing. Most funeral establishments and cemeteries offer prearrangement guides you can fill out to keep and share with your family. You may want to consult an attorney about including your funeral preneed information in your will or other legal materials.

If you decide to pay for your funeral and cemetery choices ahead of time, you will have several options. Prepayment methods include life insurance, funeral insurance, funeral trusts, and bank-held trusts or savings accounts. You may wish to consult an attorney and Medicare or Medicaid, if applicable, before making a decision about paying for preneed expenses. Paying for preneed services can be a complex proposition. You should read the terms of the agreement carefully and be fully informed before signing any contract.

The Cemetery and Funeral Bureau has two consumer publications that discuss preneed payment options and related topics. The *Consumer Guide to Funeral and Cemetery Purchases* and *Preneed Q&A* are available online at www.cfb.ca.gov. Funeral establishments may have printed copies of the *Consumer Guide to Funeral and Cemetery Purchases* available. If not, call the Bureau at (916) 574-7870 to have a copy mailed to you at no cost. The consumer guide is also available in Spanish.

General Price List

The Funeral Rule requires a funeral establishment to itemize the prices for certain goods and services so consumers may choose only those elements of a funeral that they want. In addition to the name, address, and phone number of the funeral establishment, the following 16 basic services must be listed on the GPL, along with a description of the service, the price

for each, and the date the price is effective. Cemetery charges may be additional.

1. Forwarding of remains to another funeral home.
2. Receiving remains from another funeral home.
3. Price ranges and options for direct cremation (may include basic services of funeral director and staff, and overhead).
4. Price ranges and options for immediate burial (may include basic services of funeral director and staff, and overhead).
5. Basic services of funeral director and staff, and overhead.
6. Transfer of remains to the funeral home.
7. Embalming.
8. Other preparation of the body (may include dressing, makeup, hair care, reconstruction, etc.).
9. Use of facilities and staff for viewing.
10. Use of facilities and staff for funeral ceremony.
11. Use of facilities and staff for memorial service.
12. Use of equipment and staff for graveside service.
13. Hearse.
14. Limousine.
15. Either individual casket prices or the range of casket prices that appear on the Casket Price List.
16. Either individual outer burial container prices or the range of outer burial container prices that appear on the Outer Burial Container Price List.

Source: Federal Trade Commission



Seniors and Online Dating

Scammers May Steal More Than Your Heart

Farmers ... Christians ... gamers: It seems a specialized dating Web site exists for every demographic. According to the Pew Research Center, 31 percent of American adults say they know someone who has used a dating Web site and 15 percent of American adults — about 30 million people — say they know someone who has been in a long-term relationship or married someone he or she met online.

And now, online dating is increasingly attracting seniors, some who've lost a partner to death or divorce. In fact, individuals over the age of 60 are the fastest growing demographic in online dating, say researchers at Ohio's Bowling Green State University.

While this may be a good way to meet new people, it is also a way for predators to find potential victims. According Washington's attorney general's office, con artists who make their living by building trust can use online dating sites to find victims — and a lonely senior looking for a life partner is often a very easy target.

In 2012, California's Attorney General Kamala Harris announced an agreement between her office and online dating providers eHarmony, Match.com, and Spark Networks that states that the companies will protect their members through the use of online safety tools, including checking subscribers against national sex offender registries and by providing a rapid abuse reporting system for members. In addition, the Web sites will continue to proactively educate members about safe online dating practices, and will supply members with online safety tips, including fraud prevention guidance and tips for safely meeting people in person.

One way to protect your privacy is to learn how an organization will use your personal information before you give it out. See "How to Read a Privacy Policy" on the Attorney General's Web site at <http://oag.ca.gov/privacy/facts/online-privacy/privacy-policy>.



But even safety measures offered by dating sites can only do so much, and those in vulnerable groups such as seniors need to take steps to protect *themselves*. **OnGuardOnline.gov** — a Web site managed by the Federal Trade Commission dedicated to helping consumers be safe, secure, and responsible online — says your new sweetheart might actually be a scam artist if he or she:

- ♥ Wants to leave the dating site immediately and use personal e-mail or instant messaging.
- ♥ Claims to love you very quickly.
- ♥ Claims to be from the United States, but is traveling or working overseas, or is out of the country for business or military service.
- ♥ Plans to visit, but is prevented by a traumatic event or a business deal gone sour.

Protect Yourself

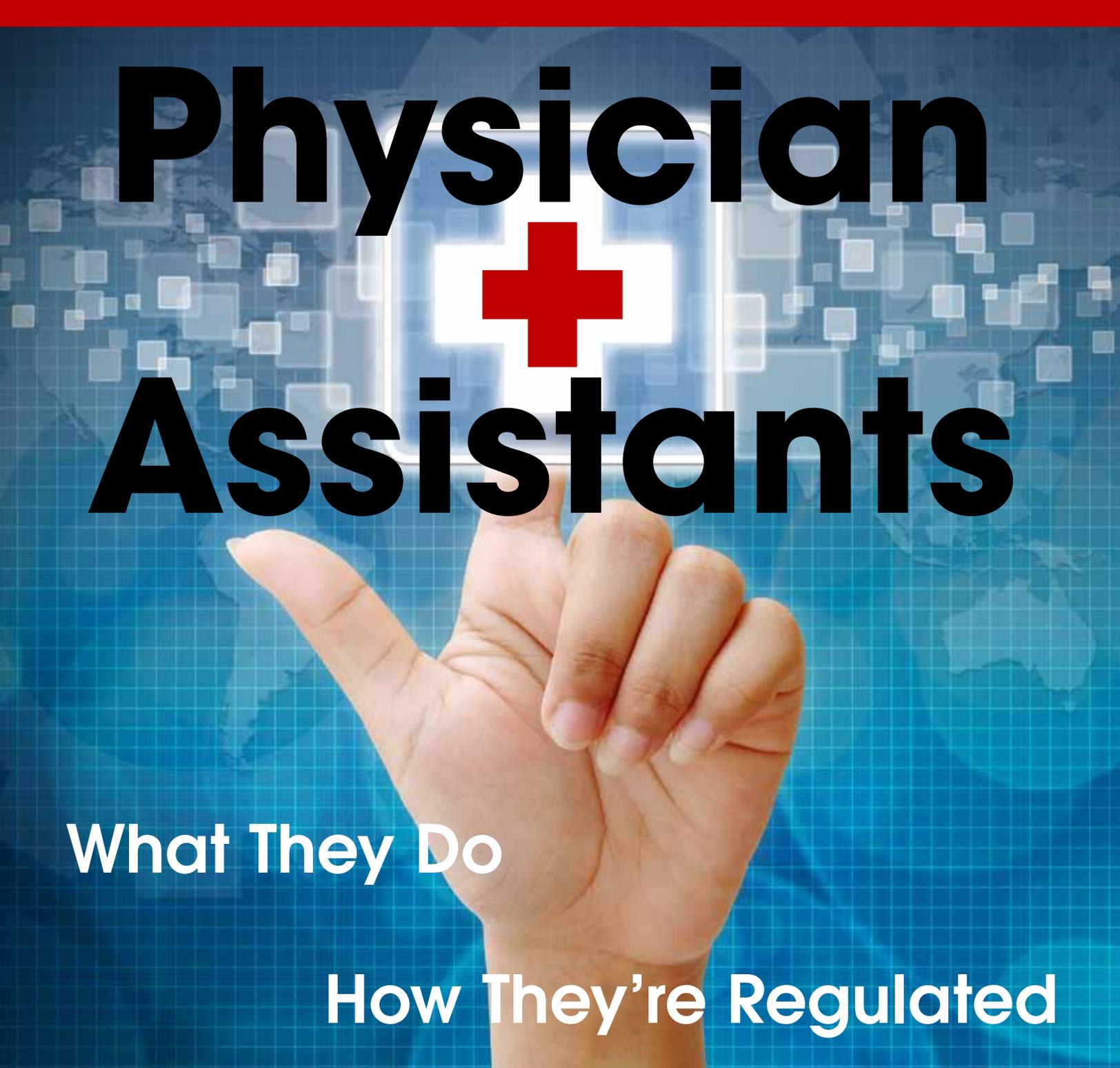
OnGuardOnline.gov advises that, although you may lose your heart, you don't have to lose your shirt, too. Don't wire money to cover:

- ♥ Travel, medical emergencies, or hotel bills.
- ♥ Hospital bills for a child or other relative.
- ♥ Visas or other official documents.
- ♥ Losses from a temporary financial setback.

Also, don't send money to tide someone over after an alleged mugging or robbery, and don't do anyone "a favor" by making an online purchase or forwarding a package to another country. One request often leads to another, and delays and disappointments will follow. In the end, the money will be gone along with the person you thought you knew.



Physician + Assistants



What They Do

How They're Regulated

Did you know that one of the fastest-growing jobs of all is regulated by the DCA? It's physician assistant, and employment in this exciting and challenging occupation is expected to increase by 30 percent from 2010 to 2020 — much faster than the average for all occupations, according to the U.S. Bureau of Labor Statistics.

As more physicians enter specialty areas of medicine, there will be a greater need for primary healthcare providers such as physician assistants. A physician assistant is trained to provide patient evaluation, education, and other healthcare services. A physician assistant works with a physician to provide medical care and guidance needed by a patient.

Physician assistants must attend a specialized medical training program associated with a medical school that includes classroom studies and clinical experience. An academic degree or certificate is awarded upon graduation. Many physician assistants have two or four-year academic degrees before entering training programs, most of which require prior healthcare experience.

Physician assistants play a critical role in the medical field by performing many diagnostic, preventative, and health maintenance services. These services include the following:

- Taking health histories.
- Performing physical examinations.
- Ordering X-rays and laboratory tests.
- Performing routine diagnostic tests.
- Establishing diagnoses.
- Treating and managing patient health problems.
- Administering immunizations and injections.
- Instructing and counseling patients.
- Providing continuing care to patients in the home, hospital, or extended-care facility.
- Providing referrals within the healthcare system.
- Performing minor surgery.
- Providing preventative healthcare services.
- Acting as first or second assistants during surgery.
- Responding to life-threatening emergencies.

Each physician assistant must be supervised by a physician, either in person or by telephone. The supervising physician must always be available to the assistant should the need arise. The supervising physician is responsible for following each patient's progress. A physician assistant emphasizes primary care and patient education, which may reduce the number of return visits.

To practice in California, each physician assistant must pass a rigorous national examination before being licensed by the Physician Assistant Board, which is part of the Medical Board of California under DCA. The Physician Assistant Board (formerly Physician Assistant Committee) protects consumers through licensing, education, and objective enforcement of the physician assistant laws and regulations. It also makes recommendations about the scope of practice of physicians assistants, and provides information about them to the public.

Recent legislation not only made it a board, but also instituted several new regulations. Senate Bill 1236 (effective January 1, 2013), requires more reporting requirements for physician assistants. "For consumers, this means more disclosure so bad actors get rooted out and disciplined faster," said Board Executive Officer Glenn Mitchell. For example, when a coroner receives information that a death may be the result of a physician assistant's gross negligence or incompetence, a report must be filed with the Board. Physician assistants must also report to the Board any indictments, felony charges, and felony or misdemeanor convictions. Reports must also be submitted in writing regarding certain malpractice settlements, arbitration awards or civil judgments, as well as certain criminal charges and convictions.

To verify a physician assistant's license or learn more, visit www.pac.ca.gov/index.shtml.

Want a career in the medical field?

Start here



Under the Federal Patient Protection and Affordable Care Act (also known as “Obamacare”), many of California’s 8.2 million previously uninsured citizens are likely to be seeking healthcare services starting next year.

Who will take care of them?

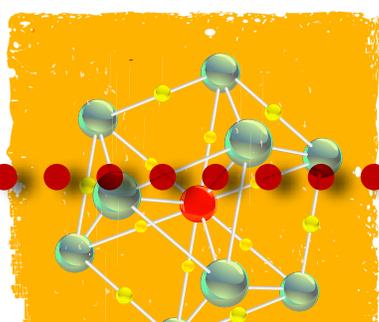
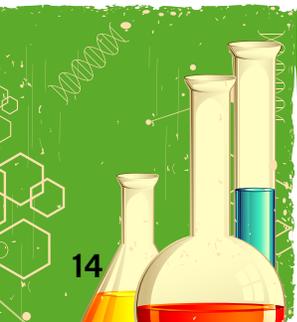
Experts predict California’s healthcare workforce will have to increase by 25 percent to meet the needs of newly insured patients. That means more doctors will be needed, but so will other healthcare professionals, too. The need for additional workers will represent a wealth of job opportunities for Californians. Opportunities are likely to exist for positions requiring advanced degrees (doctors, dentists, and optometrists, for example), community college degrees (such as respiratory care practitioners), or high school diplomas (including pharmacy technicians or dental assistants).

If you’re interested in a career in a healthcare field, you need to know what it takes to get one. The Department of Consumer Affairs (DCA) licenses more than 30 types of healthcare professionals. All the healthcare professionals licensed by DCA must meet minimum standards for education, training, and experience. In addition, they must pass appropriate professional exams and criminal background checks. In all, more than 900,000 healthcare professionals are licensed by DCA — with more to come. Maybe you’ll be one of them.

There are many resources to help you decide if a career in a health-related field is right for you. DCA has a special publication that covers the requirements to become licensed in a DCA-regulated healthcare field. The booklet contains a brief description of each profession, plus a list of licensing requirements such as minimum education and experience requirements, and the licensing exam. The publication, *California Healthcare Jobs:*

CALIFORNIA
HEALTHCARE JOBS:
**Working for
Tomorrow**

Governor Edmund G. Brown Jr.
Anna M. Caballero, Secretary, State and Consumer Services Agency



Working for Tomorrow, can be viewed online at http://www.dca.ca.gov/publications/healthcare_jobs.pdf or call (866) 320-8652 for a free copy.

If you already know which medical field you want to enter, the DCA licensing entity that oversees that field is another source for information. For example, if you want to become a respiratory care practitioner, check out the Web site of the Respiratory Care Board. Go to www.rcb.ca.gov and look for the "Career Information" link under Quick Hits. You can find a full list of DCA medical boards and bureaus at www.dca.ca.gov.

Other online resources for information on careers in medical fields:

- Health Jobs Start Here is a Web site that can help you explore, identify, or prepare for a career in healthcare. From local postings, to training programs, to advice on how to find financial aid, Health Jobs Start Here will introduce you to good healthcare jobs in California and help you figure out which ones could be the right fit for you. An online quiz helps identify your interests and starts with the basics, such as: How do you feel about blood and needles? On the Web site, you can also check out the "day in the life" stories to hear what health workers find rewarding and challenging about their jobs. The Web site is funded by a grant from the California Wellness Foundation. Go to www.HealthJobsStartHere.com.
- The California Employment Development Department has a wide range of career information available online including Occupational

Guides, which list job requirements, licensing, education, and the all-important wages and benefits. Start your search at www.labormarketinfo.edd.ca.gov.

- California Career Zone is an online program that will help you explore jobs and occupations and the career paths to those jobs. Look under the categories of "healthcare practitioner" and "healthcare support occupations." The Web site is funded by the California Department of Education. Find it at www.careerzone.org.
- The California Office of Statewide Health Planning and Development has information on its Web site about health-related education programs, including scholarship resources, job placement details, and more. An online search tool can help you find an appropriate educational institution near you. Go to www.oshpd.ca.gov/HWDD/HCTP.html.

Heed this warning!

When considering an educational institution for your healthcare career training, be aware that public *and* private schools may need to be approved by the State agency that licenses the profession. For example, schools providing education and training to become a registered nurse in California must be approved by the Board of Registered Nursing. Check with the appropriate DCA licensing entity to be sure. A degree or training from an unapproved or unaccredited school may not count toward meeting education requirements to become licensed. You could be wasting time and money if you attend the wrong school.



Be on the lo for rental ho



Nearly 16 million people in California are renters, according to the 2010 U.S. Census. Some of them find their rental housing through online classified listings such as Craigslist. Some of them find scams there, too.

“Online classifieds have made finding rental properties much more convenient in recent years and millions of people have had successful transactions on sites like Craigslist,” said Steve Cox, a spokesman for the Better Business Bureau in a recent news release. “Unfortunately though, what is convenient for consumers is often just as convenient for scammers, who have also found a way to make a quick buck by taking advantage of unsuspecting, trusting renters all across the country.”

In some cases, according to the FBI, the scam is being run by someone outside the United States. In those cases, the phony homeowner may tell the prospective renter that he or she had to travel to Africa suddenly for work (or even missionary service). The prospective renters are instructed to wire the first and last month’s rent to an overseas address. The prospective renter may even be asked to fill out a credit application with personal information such as credit history, Social Security numbers, and employment history. That information will be used by the scammers to commit identity fraud and con the person out of more than just rent money.

The entire online ad may even be fake. The scammer may have copied details from a legitimate site, complete with photos of a real property. Sometimes the details are copied from houses that are offered for sale, not rent.

The temporary housing market is experiencing scams, too, as more travelers are opting for vacation rentals instead of hotel rooms. Vacation rentals now account for more than one-fifth of the U.S.

Lookout for using scams



lodging industry, based on room revenue, according to a report from PhoCus Wright, a travel research firm.

In a vacation rental scam, you may even be mailed rental agreement documents and house keys in advance, but when you show up at the rental (paid for by you in advance), you find out it was all a scam.

Established vacation rental listing services such as VRBO, Airbnb, FlipKey, and HomeAway post reviews from previous renters and may offer additional protections, but consumers should still be cautious, experts say, especially if the price quoted is way below the market average. You deal directly with the property owner with many of these rental listing Web sites.

You may be able arrange a vacation rental through a real estate office located in your vacation destination or through an agency that represents multiple homeowners offering their properties for rent. The agency or office will handle payments and may be able to help you resolve any problems that come up during your stay.

AARP suggests ways to verify that the vacation rental, or any rental, is legitimate. Here are some of the tips:

- 🏠 Do an online search of the property address. That may reveal past problems, including scams linked to the same address.
- 🏠 Go online to find an aerial or even street view of the property, to be certain the property exists.
- 🏠 Don't rely solely on e-mail correspondence. Ask for a phone number and call it. Be especially wary of foreign or distant area codes.
- 🏠 Never pay in advance with a debit card or wire transfer. A credit card or PayPal is a safer option.





Here are some tips from the FBI on how to avoid being victimized when renting any property:

- 🏠 Only deal with landlords who are local.
- 🏠 Be suspicious if you're asked to use only a wire transfer service.
- 🏠 Be wary of e-mail correspondence from the landlord or vacation rental owner that's written in poor or broken English.
- 🏠 Research the average rental rates in that area and be suspicious if the rate is significantly lower.
- 🏠 Don't give out personal information such as Social Security or bank account numbers.

More tips are available from the Internet Crime Complaint Center, a joint project of the FBI and the National White Collar Crime Center. Find it at www.ic3.gov. You can also file a complaint at that site, but don't expect the Center to help you get your money back. Any money you gave to a con artist for deposit or rent is probably gone for good.

If you feel you've been a victim of a rental scam, you can file a complaint with the Federal Trade Commission at www.consumer.ftc.gov, but the FTC cannot resolve individual complaints. The FTC and its partners in law enforcement use consumer complaints to investigate fraud and stop unfair business practices. Sometimes the FTC is able to get restitution for victims.

Being cautious, verifying details, and paying by credit card or PayPal will help you rest easier, wherever you choose to lay your head.

Read more about it

- 🏠 Rental listing scams <http://www.consumer.ftc.gov/articles/0079-rental-listing-scams>.
- 🏠 Avoiding vacation rental scams <http://www.aarp.org/money/scams-fraud/info-05-2013/avoiding-vacation-rental-scams.html>.
- 🏠 *California Tenants: A Guide to Residential Tenants' and Landlords' Rights and Responsibilities*, a publication from the Department of Consumer Affairs, has information on rental agreements, security deposits, leases, and more. Find it online at <http://www.dca.ca.gov/publications/landlordbook/index.shtml>. Call (866) 320-8652 to have a printed copy mailed to you at no charge.

Fire Season



Protect Your Property — And Yourself — From Scams

From January 1 to June 1, 2013, the California Department of Forestry and Fire Protection (CAL FIRE) responded to more than 2,000 fires across the State that burned more than 50,000 acres. In an average year, CAL FIRE typically responds to about half that many fires in that time. Drier than normal conditions are to blame, as CAL FIRE's fire season generally runs from mid-May through November.

Did you know that flying embers can destroy homes up to a mile ahead of a wildfire? If you live in a risky area, prepare your home now before it's too late. If you live in a State Responsibility Area (SRA), you are responsible for ensuring that your property is in compliance with California's building and fire codes that call for homeowners to take proactive steps to protect their property from a wildfire. State Responsibility Areas are parts of California

in which the financial responsibility of preventing and suppressing fires has been determined to be primarily the responsibility of the State.

You've heard the term: defensible space. It's the key to increasing your home's chance of surviving a wildfire. It's the buffer needed to slow the spread of wildfire and improves the safety of firefighters defending your home. California law requires that homeowners in an SRA clear out flammable materials such as brush or vegetation around their buildings to 100 feet (or the property line) to create this defensible space buffer.

The law also requires new homes to be constructed with fire-resistant materials. By building your home with materials like fire-resistant roofing, enclosed eaves, and dual-paned windows, you are giving it a fighting chance to survive a wildfire.

Two zones make up the required 100 feet of defensible space.

Zone 1

Extends 30 feet out from buildings, decks, and other structures. Take the following steps here to help protect your home:

- Remove all dead plants, grass, and weeds.
- Remove dead or dry leaves and pine needles from your yard, roof, and rain gutters.
- Trim trees regularly to keep branches a minimum of 10 feet from other trees.
- Remove dead branches that hang over your roof, and keep branches 10 feet away from your chimney.
- Relocate exposed woodpiles outside of Zone 1 unless they are completely covered in a fire-resistant material.
- Remove or prune flammable plants and shrubs near windows.
- Remove vegetation and items that could catch fire from around and under decks.
- Create a separation between trees, shrubs, and items that could catch fire, such as patio furniture, swing sets, etc.

Zone 2

Extends 30 to 100 feet from buildings and other structures. In this zone, do the following:

- Cut or mow annual grass down to a maximum height of four inches.
- Create horizontal spacing between shrubs and trees.
- Create vertical spacing between grass, shrubs, and trees.
- Remove fallen leaves, needles, twigs, bark, cones, and small branches. (However, these materials may be permitted to a depth of four inches if erosion control is an issue.)

(Source: California Department of Forestry and Fire Protection)



Both Zone 1 and 2

This is the area from zero to 100 feet from buildings and other structures.

- Mow before 10 a.m., but never when it's windy or excessively dry.
- Protect water quality. Do not clear vegetation near waterways to bare soil. Vegetation removal can cause soil erosion — especially on steep slopes.

To learn more about California's building codes and standards that reduce the risk of flying embers catching homes on fire, visit www.fire.ca.gov/fire_prevention/fire_prevention_wildland.php.

For more about fire-safe landscaping, preparing an emergency kit, and other wildfire preparedness topics, visit www.readyforwildfire.org.

Rebuilding After a Fire

The Contractors State License Board (CSLB), part of the California Department of Consumer Affairs, continually warns consumers about the dangers of hiring unlicensed contractors following a disaster such as a wildfire. Unscrupulous, unlicensed contractors often prey on victims of such events by going door-to-door, selling debris removal and construction services. Unfortunately, this criminal activity accelerates after a natural disaster. It's a felony to contract without a license in a declared disaster area.

Not every solicitor or contractor is out to cheat you, but CSLB urges consumers to be cautious and to make sure that anyone who offers to assist you after a disaster is qualified and State-licensed. If any misunderstandings or disagreements occur with a contractor who is unlicensed, you have few options to recover your money.

In a desperate situation following an emergency, you may be tempted to hire the first contractor that comes along, but it's critical to take your time and protect yourself against con artists who will take your money and run — or incompetent contractors who will perform inferior work. Hire only licensed contractors and check their qualifications with CSLB *before* signing anything or having them do any work. Contractors working on a job — from debris removal to rebuilding totaling \$500 or more for labor and materials — must be licensed by CSLB. Debris removal contractors must have a CSLB-issued C-21 building moving/demolition specialty license. Home builders must have a "B" general building contractor license.

To become licensed, a contractor must pass a licensing examination, verify at least four years of journey-level experience, carry a license bond, and pass a criminal background check. A local business license is not the same as being State-licensed in a trade, skill, or area of expertise.

CSLB urges consumers to follow these tips when dealing with a building contractor:

- Hire only licensed contractors and ask to see the license. Verify the contractor's license by checking online at www.cslb.ca.gov or calling CSLB toll-free at (800) 321-2752.

- Don't rush into decisions and don't hire the first contractor who comes along.
- Don't pay more than 10 percent down or \$1,000 — whichever is less.
- Don't pay cash, and don't let the payments get ahead of the work.
- Get three bids, check references, and get a written contract.
- Contact CSLB if you have a complaint against a contractor.

In a disaster area, also check with your local building department for any additional permit requirements or guidelines. For a complete list of license types, visit www.cslb.ca.gov/GeneralInformation/Library/LicensingClassifications. In addition, be sure that anyone who claims to be a consultant for insurance, demolition, or construction has a clean business record and is also State-licensed. Some consultants offer to "oversee" projects, but they must use State-licensed professionals. Consultants may be required to have a State contractor license if they submit a bid and supervise the construction.

Another important point is that when a project is identified with your local building department as "owner-builder" on the permits, consultants do not take over the legal responsibility — the homeowner holds all of the responsibility for the project and anyone on the construction site, including employee wages and taxes, and workers' compensation insurance.



Safe Sandal Season

Summer is here and sandal season is in full swing. You may look at your little tootsies and decide that NOW is the time to head down to your favorite salon for a pedicure.

But before your next trip to the nail salon, keep in mind that being a vigilant consumer can make a difference in maintaining your health and wellness.

Manicurists and cosmetologists are licensed and regulated in California by the Board of Barbering and Cosmetology (Board). The Board works hard to ensure that manicurists and cosmetologists follow State law and established infection control standards. The Board wants every Californian to have a safe sandal season! With that in mind, here are some tips to remember when you are considering receiving a pedicure:

Before your Pedi

Resist the urge to shave your legs before your pedicure appointment. Shaving makes you more susceptible to nicks and cuts, which are gateways for bacteria. Wait at least 24 hours after shaving before getting a pedicure. If you have any broken skin or any type of lesions on your legs – DO NOT GET A PEDICURE. Bacteria and infection can spread and it's simply not worth the risk.

Shop Sense

In deciding which salon you will frequent, there are a few things to consider. Make sure the salon is well ventilated. Nail products often have strong odors and can irritate your eyes, skin and lungs. So, give your body a break and make sure the salon has plenty of clean, fresh air circulating throughout. Take a good, long look around – is the salon clean, free of trash, and set up with sanitized tools that are placed in a container that is labeled "clean"? If not, move on to greener pastures. You deserve a clean environment.

On a practical side, you will want to make sure that both the establishment and your manicurist are licensed by the Board. The manicurist's license should be posted in plain view at his or her primary workstation. If you don't see it, ask! If the manicurist isn't licensed, excuse yourself and head your way out the door. Being licensed with the Board ensures you that the manicurist has received extensive training in infection control, sanitation and has passed a State board exam showing minimal competency. You deserve this peace of mind.

While at the Salon

In October 2000, health officials received complaints about a large outbreak of skin boils from customers who soaked their feet in foot spas as part of their pedicure service. It was determined that the boils were caused by contaminated whirlpool foot spas that had not been properly cleaned. Be a smart consumer by asking your manicurist how the foot spas are cleaned. Ask to see their pedicure cleaning log. If he or she hesitates or refuses to answer, you may want to consider taking your business elsewhere. Each foot spa should have its own log. Look to see if the foot spa has been recently cleaned after the last client, at the end of the day and at the end of each week. It is State law that licensees record their cleaning activity and make these logs available for viewing to their clients.

One very effective means of infection control is hand washing. The Board requires all licensees to wash their hands prior to working on a client. If you don't see your manicurist wash his or her hands, it's OK to ask them to do so. Remember, it's your health you are protecting.

You should never allow anyone to reuse non-disinfectable items such as nail files, buffers, sand bands or foot scrubbers on you. State law mandates that these items are to be discarded immediately after use. You should request a new item if a manicurist tries to 'recycle' an old item on you. That is what you are paying for!

Now we all know that summer time and bare feet mean one thing ... calluses. California manicurists are not allowed to use any razor type tools (and yes, that includes the Ped Egg and credo blade) in the removal of calluses. The manicurist can smooth your callus but not completely remove it. Removal of any callus should be handled by a licensed medical professional.

Remember, if you See Something not quite right, Say Something, first to your manicurist and then to the salon owner. If there is no resolution, Say Something to the Board by calling (800) 952-5210 or visit the Board's Web site at www.BarberCosmo.ca.gov.

The Board of Barbering and Cosmetology wishes you a healthy, safe sandal season!



Is it time to break up...



...with your makeup?

Don't let your daily beauty rituals become a source of bacteria, infection, and toxins. There are things we may not think about when putting on mascara or lipstick in the morning, but it's important to be aware of what else you may be getting other than volume and color when using makeup, some of which you may find surprising.

Toxic Metals

In a recent study conducted by University of California, Berkeley's School of Public Health, researchers found troubling levels of toxic metals in commonly purchased lipsticks. Among the chemicals found were lead, cadmium, chromium, and aluminum. According to the study, some of these metals were at levels that could have long-term effects on a person's health. The more you apply the product, the more you may be potentially exposing yourself to these chemicals. It is important to be aware of the ingredients and potential dangers that you are exposing your skin to.

Eyelash Extensions

A new, popular trend on the cosmetics scene is eyelash extensions. Eyelash extensions are applied with adhesive and are used to make eyelashes look thicker and longer. Consumers must be aware of the risks that come with getting eyelash extensions such as an allergic reaction to the adhesives, irritation, infection and damage to your natural lashes. A common problem that has been found with eyelash extensions is an allergic reaction to formaldehyde, which is commonly found in the adhesive. Always be extra careful when you are putting chemicals and other people's hands near your eyes.



Safety Tips

If a daily makeup ritual is a part of your life, it is better to be safe than sorry. Here are some tips from beauty, health, and consumer professionals to consider and to incorporate into your daily beauty routine to be as safe and clean as possible:

- Never share makeup. Do not let others use your makeup and do not use anyone else's makeup.
- If you develop an eye infection, throw away the makeup you were using when you became infected.
- Be extra careful when using mascara and eye pencils. Since they are used so close to your eyes, you can easily scratch your cornea and get an infection.
- If you notice a change in color of your makeup or if it starts to smell, throw it out immediately.
- Keep containers tightly closed when they are not in use.
- Wash brushes and sponges regularly.
- Clean your cosmetics bag regularly.
- Cosmetics companies are not required to list an expiration date on products, but there are recommendations out there regarding shelf life. Lipsticks, lip glosses, and liquid foundations should be thrown away after six months. Mascara should be thrown away after three months. Mineral foundations can last up to two years.
- Make sure your hands are clean when you are putting on your makeup. Use hand sanitizer or wash with soap and water. Having clean hands will minimize the bacteria that may come into contact with your face when applying makeup.
- When buying makeup at the store, make sure it is new and has not been opened or tested by other customers. If others have touched or used the makeup, it may be contaminated with bacteria.
- Only use the makeup for its intended use.

High-heel dangers are at your feet



High heels never go out of style. You see them in fairytale movies, on the red carpet, and in everyday attire. They have a rich history and impact on society and culture. They look glamorous and can dress up any outfit. Though the styles and colors are always evolving, it is clear the high heel is here to stay.

Though visually appealing and fashionable, there is something that is not visible to the naked eye — the physical pain and damage that can be caused by those fashionable shoes. A nice high heel may be stylish, but it can also be dangerous.

Many Doctors of Podiatric Medicine discourage patients from wearing high heels because of the potential for physical pain and damage associated with them. By wearing heels, you are making yourself vulnerable to a variety of foot and ankle problems. Some of the common dangers your feet and ankles are exposed to by wearing high heels are inflammation and swelling, nerve damage, unsteady gait, joint issues, pain in the ball of the foot, ankle sprains, bone fractures, bunions, ingrown nails, corns, and calluses.

Despite the risks, many women will continue to make heels part of their regular fashion ensembles. The best way to avoid problems is to avoid wearing high heels in the first place. If that's not possible, some of the risk may be minimized by making some adjustments.

Here are some ways to help make high heels as foot-friendly as possible:

- Make sure you are properly fitted for the right size shoe.
- Only purchase shoes that feel comfortable.
- Do leg stretches.
- Use padded insoles.
- Wear open-toe heels to relieve pressure on corns and calluses.
- Wear thicker heels to provide more stability.
- Use arch support.
- The shorter the heel, the better.
- Pay attention to the slope in the arch area. The steeper the slope the harder it will be on your arch.
- Choose a more stable, foot-friendly shoe.

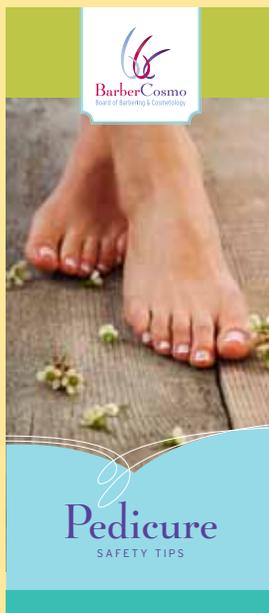
Doctors of Podiatric Medicine are specialists in the foot and ankle. They are experts in the foot's biomechanics. The California Board of Podiatric Medicine, which licenses and regulates doctors of podiatric medicine, is here to protect consumers. You can verify your doctor is licensed and check on malpractice, State accusations or discipline history by visiting the Board of Podiatric Medicine's Web site at www.bpm.ca.gov.

New Publications

Board of Barbering and Cosmetology

Pedicure Safety Tips

Almost everyone is getting pedicures these days — men, women, and young girls are all getting their toes done. But if you go to a salon that doesn't disinfect their foot spas, your spa day could be a nightmare. *Pedicure Safety Tips* gives you the information you need to know and to look for before, during, and after your visit to the salon. Call (866) 320-8652 for a free copy, or see it online at www.barbercosmo.ca.gov/forms_pubs/ped_brochure.pdf.



See Something

BEFORE YOUR PEDICURE

- Don't shave your legs before your appointment. Shaving makes you more susceptible to nicks and cuts, which are gateways for bacteria.
- If you have broken skin or lesions on your lower legs – DO NOT GET A PEDICURE.

SHOP SENSE

- Make sure the salon you choose to patronize is well ventilated.
- Look around to see if the salon is clean, free of trash, and set up with clean, sanitized tools.
- Make sure the Board of Barbering and Cosmetology's health and safety poster is posted in plain view in the reception area.
- Make sure your nail tech has her manicurist or cosmetology license displayed at her workstation and that it has not expired.

Say Something

WHILE AT THE SALON

- Ask your nail technician how the foot spas are cleaned. If he or she hesitates or refuses to answer, you may want to consider taking your business elsewhere.
- You have the right to view the pedicure cleaning log. Ask to see it. Make sure the foot spa was cleaned before you receive your service.
- Nail technicians should wash their hands before serving you. If they don't, ask the technician to do so.
- Do not allow any nail products that contain Methyl Methacrylate (MMA) to be used on you. This ingredient can be identified by its strong odor. If you are in doubt, ask your nail tech if the product being used is MMA-free.
- Try to avoid breathing in fumes from nail products. Strong fumes can irritate your eyes, skin, and lungs.
- Never allow a nail tech to use any razor-edged tool to remove a callus. Your nail tech should smooth a callus, not remove it.

Ask Your Pharmacist!

You have the right to ask the pharmacist for:

Easy-to-read type

You have the right to ask for and receive from any pharmacy prescription drug labels in 12-point font.

Interpreter services

Interpreter services are available to you upon request at no cost.

Drug pricing

You may ask this pharmacy for information on drug pricing and use of generic drugs.

California law requires a pharmacist to speak with you every time you get a **new** prescription.

Before taking your medicine, be sure you know:

- 1 The name of the medicine and what it does.
- 2 How and when to take it, for how long, and what to do if you miss a dose.
- 3 Possible side effects and what you should do if they occur.
- 4 Whether the new medicine will work safely with other medicines or supplements.
- 5 What foods, drinks, or activities should be avoided while taking the medicine.

Ask the pharmacist if you have any questions.

This pharmacy must provide any medicine or device legally prescribed for you, unless:

- It is not covered by your insurance;
- You are unable to pay the cost of a copayment;
- The pharmacist determines doing so would be against the law or potentially harmful to health.

If a medicine or device is not immediately available, the pharmacy will work with you to help you get your medicine or device in a timely manner.



BE AWARE AND TAKE CARE:
Talk to your pharmacist!

CALIFORNIA STATE BOARD OF PHARMACY
1625 N. Market Blvd., Suite N-219 • Sacramento, CA 95834
(916) 574-7900 • www.pharmacy.ca.gov



Board of Pharmacy

Ask Your Pharmacist — You Have Rights!

When you pick up a prescription, do you just pay for it and walk away? Wait — California law requires pharmacists to have a consultation with you to make sure you know all about the medicine you're taking.

Have you seen this poster in your pharmacy? If not, you will soon — it's making its way to all pharmacies in California courtesy of DCA's State Board of Pharmacy. It's there to inform you — and remind you — of your rights.

You have the right to ask for:

- Easy-to-read type.
- Interpreter services.
- Information on drug pricing and generics.

The pharmacy also must provide any medicine or device legally prescribed for you, unless:

- It is not covered by your insurance.
- You are unable to pay the co-payment.
- The pharmacist determines that the drug or device would either be against the law or harmful to your health.

If you experience any problems regarding your rights, contact the State Board of Pharmacy at (916) 574-7900. You can also file a complaint online at www.pharmacy.ca.gov.

news & notes

Concert Season: Don't Get Ripped Off

Clear skies and warm weather make summertime the perfect time to catch a good concert. It is also the perfect time for crooks to try to rip off concertgoers looking for tickets to the hottest shows. Make sure you don't get ripped off this concert season by keeping a few things in mind.

- ★ **Use Reputable Sellers.** The best way to avoid getting ripped off when buying concert tickets is to go through a reputable ticket seller.
- ★ **Read the Fine Print.** Always read the fine print and make sure you understand the terms and conditions of the ticket sale.
- ★ **Know th Refund/Exchange Policy.** Research the refund and exchange policy of the ticket prior to purchasing. If you do not like the policy, do not purchase the ticket. Once the ticket is purchased, you are agreeing to the refund/exchange policy.
- ★ **Be Wary of Third Parties.** Buying a ticket from a third party comes with risk. A third party can be someone selling tickets outside the venue or someone selling tickets online, for example. Make sure the seller is not

selling you fake tickets. It is a good idea to ask to see the tickets and verify they are the real thing. Some counterfeit tickets even look real — until you try to enter the event and are informed they are fake. Also, be careful when wiring money or making credit card purchases to people you do not know as there is the chance you are sending money and will get nothing in return.

If the deal sounds too good to be true, it probably is. Do your research, verify information and make smart decisions before making a ticket purchase. Make the summer concert season even more fun and enjoyable by having peace of mind.



ID theft scam uses Affordable Care Act

If you got a phone call from someone from the Federal government who wants to give you a new health insurance card, you're in good company — for a bad reason.

Consumer advocacy groups and government institutions say consumers nationwide have received calls like that. The callers say they are working under the Federal government's new Patient Protection and Affordable Care Act (also known as "Obamacare"), and they need some personal information from you before they can send out your brand spanking-new health insurance cards. And, by the way, you're lucky to be among the first Americans to receive these cards, they say.

The entire call is a scam, the work of con artists trying to get your personal information to steal your identity, drain your bank account, run up your charge cards, and cause all kinds of financial mischief in your good name. Don't fall for it. There is no new Federal health insurance card under the Affordable Care Act.

There are many changes coming to health insurance under the Act, but they don't start until October 1, 2013. Someone trying to "enroll" you before October 1 is a red flag. You can sign up for health insurance beginning October 1, but coverage won't start until January 1, 2014.

Here are some things to keep in mind if you get one of these calls:

- ✓ The Federal government typically doesn't call, e-mail, or text people to sign them up for programs. Official correspondence from the Federal government will likely be through the U.S. Postal Service. Even if a government representative is calling you, that person would not ask you for your address, Social Security number, or other personal data on the phone. The Federal government already has that information.
- ✓ Your phone's caller ID may be wrong. Scammers may have technology that allows them to display any phone

Web site is a gateway to resources for seniors

The Department of Consumer Affairs and a group of other State agencies working as the Elder Financial Abuse Interagency Roundtable (E-FAIR) have created the Senior Gateway Web page as a resource for families, caregivers, and others seeking information on services and programs for seniors. The site also has information for seniors who are veterans.

The site covers such topics as:

- Avoiding and reporting abuse and neglect.
- Preventing fraud and financial abuse, and avoiding scams.
- Healthcare information (including Medicare, Medi-Cal, and long-term care).
- Your rights (when buying insurance, dealing with healthcare professionals, hiring a contractor or an in-home caregiver), and your rights as a nursing home resident.

Also featured are safety tips for seniors to protect themselves from fraud and financial abuse. News and alerts section on the right side of the page has articles on topical issues and news items. The Resources tab at the top has additional contact information for government, private, or nonprofit entities that assist seniors.

The Senior Gateway is located at www.seniors.ca.gov.



CALIFORNIA
SENIOR GATEWAY

Empowering seniors with information and resources

The Senior Gateway is a one-stop website intended to provide seniors, their families, and caregivers with the information they need to connect to helpful services and resources, to find answers, and to solve problems.

Find information on such topics as:

- Avoiding and reporting abuse and neglect.
- Preventing fraud, financial abuse, and common scams.
- Health care information.
- Your rights.
- Other resources.

Senior Gateway is sponsored by the Elder Financial Abuse Interagency Roundtable (E-FAIR), a working group with representatives from many California State agencies, and is hosted by the California Department of Insurance.

www.seniors.ca.gov

number or organization name on your phone's screen. Don't trust the number or name displayed.

- ✓ Responding to a voice message left on your phone is a bad idea. If you call back (even to scold them out for trying to scam you!) you run the risk of giving out information they can use.

What should you do if you get one of these calls? The simple answer is to hang up. That will keep you from becoming a victim, but you'll also want to take steps to ensure others are not conned. The Federal Trade Commission wants to hear from anyone who received a bogus solicitation about the Affordable Care Act. You can contact the FTC by phone at (877) 382-4357, or file a complaint online at <http://www.consumer.ftc.gov>.

Find out the facts

- ✓ Find out more about changes coming under the Affordable Care Act on the Web site of the U.S. Health and Human Services Agency, www.healthcare.gov.

- ✓ Learn about the health insurance options for California residents under the Affordable Care Act on the Covered California Web site, www.coveredca.com. Online calculators on the site can help you estimate the cost of private health insurance for yourself or your family. (Remember, insurance will be required after January 1, 2014.) The Web site can also help you figure out if you may be eligible for financial assistance to purchase insurance, or eligible for health coverage at no cost. You can also call (888) 975-1142 for assistance.





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