



Keeping Michigan consumers safe and informed!

Attorney General Bill Schuette's **CONSUMER EDUCATION**

In September, we dedicated the issue to explaining the Attorney General's Consumer Complaint process. This month, we go beyond consumer complaints to educate you on six other types of complaints that can be filed with the Attorney General's office.

November 11th is Veterans Day, so we take this opportunity to acknowledge the contributions and sacrifices of our Michigan veterans and their families and thank them for their service. In their honor, we trace the evolution of this important national holiday.

[Tell us what you think about our newsletter.](#)



SCHUETTE ON DUTY

Bill Schuette's Consumer Protection team helps Michigan consumers by mediating complaints against individuals and businesses. In the majority of cases, that assistance helps resolve the problem. So far this year, the office has provided informal mediation for more than 5,000 consumer complaints, and it has reclaimed more than \$1 million for Michigan consumers.

But consumer complaints are not the only claims that the Department of Attorney General receives. Schuette's Assistant Attorneys General are on duty to receive complaints about:

- Do-Not Call List violations
- Environmental incidents
- Foreclosure Rescue scams
- Medicaid Fraud and Patient Abuse
- Child Support
- Internet Abuse Against a Child

If the Attorney General's process is not successful in resolving your issue, the Attorney General cannot act as a private attorney on your behalf. You may then want to consider filing a complaint in small claims court or consult with a private attorney concerning other legal options.

Keep the following in mind when submitting any complaint:

- Complaints and inquiries become public records when you submit them to the Attorney General, and under the Michigan Freedom of Information Act, copies may be disclosed to anyone who asks for them.
- Your complaint may be sent to other state agencies to respond and investigate.
- Protect your personal information like your social security number, credit card account information, etc. You should never send such sensitive information electronically. If you think it is necessary, then you should mail that information and the corresponding complaint instead of sending it electronically.
- Only submit copies; keep all original documents for your records.

Complaints

Here is a brief primer on each of the six additional types of complaints that may be filed with the Attorney General:



Do-Not Call List Violation

If you are not familiar with the Do-Not-Call Registry and you do not want to receive unsolicited calls from solicitous telemarketers, check out our [Consumer Alert about the Do-Not-Call Registry](#). If you have signed up with the registry and you believe you are receiving calls that violate your do-not-call status, then you should submit a [Do-Not-Call Complaint form](#) to the Attorney General.

Before you file the form, consider your complaint. Placing your number on the Do-Not-Call Registry will help reduce the number of telemarketing calls you receive, but it will not eliminate them. Calls from charities and political parties are exempt, and companies trying to scam you don't care about following the law; thus, they won't bother to screen for numbers on the Do-Not-Call Registry.

Consumers who file claims with the Attorney General are encouraged to also [file a complaint with the Federal Trade Commission](#) (www.donotcall.gov) online or by calling 888-382-1222 (TTY 866-290-4236).



Environmental Incident Report

When you think of environmental incidents like toxic material spills or environmental contamination, you probably first think of the Michigan Department of Environmental Quality, which is the state regulatory agency charged with protecting the state's environment. The DEQ is the frontline agency for receiving and responding to environmental incidents. You can [submit environment incident reports directly to the DEQ](#) using its online form and you should follow these instructions to [report environmental emergencies](#).

The Attorney General's Environment, Natural Resources, and Agriculture Division also provides and responds to [online environmental incident report forms](#). If you have any questions, you can call the division Monday through Friday from 8:00 AM to 5:00 PM at 517-373-7540.



Foreclosure Rescue Complaints

The Attorney General's Homeowner Protection Unit receives and investigates Foreclosure Rescue Complaints. Typical foreclosure rescue complaints may involve a company buying your house and leasing it back to you at a high monthly cost, or a company taking money up front to work with your mortgage lender to help you "save your home."

[Foreclosure Rescue Complaints](#) may be filed online or they may be submitted by mail or fax using the [printed Foreclosure Rescue Complaint form](#).

Another option is to file a complaint with the Michigan Department of Insurance and Financial Services (DIFS), which is responsible for issuing licenses and registrations to mortgage and consumer finance entities doing business in Michigan. [Consumer Lender Complaints to DIFS may also be filed online, by mail, or by fax.](#)

Complaints



Child Support Complaints

The Child Support Division of the Department of Attorney General receives and investigates Child Support Complaints. [Child Support Claims may be filed online.](#)

With each complaint, a 90-day investigation period begins to identify the financial resources a parent has that would allow them to meet their responsibility. A letter will be sent to you to notify you whether your case meets the criteria to proceed with felony non-support prosecution.

If you have more than one child support case, you will need to complete and submit a form for each non-custodial parent. If you have questions, you can call the Child Support Division Monday through Friday from 8:30 AM to 4:30 PM at 517-373-1111.



Medicaid Fraud and Patient Abuse Complaints

Medicaid helps individuals and families who need assistance paying medical bills. The Medicaid program is administered at the state level by the Medical Services Administration in the Michigan Department of Health and Human Services. The state funds about 36% of the program, and the federal government funds the other 64%, and both have dedicated units to investigate and prosecute fraud.

In Michigan, the Health Care Fraud Division of the Department of Attorney General investigates and prosecutes health care facilities and their employees who harm or neglect their patients or residents. Additionally, the division works to identify, prosecute, and prevent fraudulent activity by doctors, dentists, pharmacists, and other health care providers participating in the Medicaid program. Allegations of misappropriation of patient trust funds and identity theft in resident care facilities are also investigated.

Regarding patient abuse allegations, keep in mind that not every instance of patient injury is the result of a crime. Inappropriate non-criminal treatment to a patient or resident of a health care facility should be reported to the facility through the administrator, director of nursing, or the charge nurse, AND to the Department Licensing & Regulatory Affairs, which has a statutory obligation to monitor and assess the care rendered to patients.

The Attorney General offers the following online guides to help you with Medicaid fraud and patient abuse allegations: [How To Identify & Report Medicaid Provider Fraud](#); [Examples of Medicaid Provider Fraud](#); and [How To Document & Report Vulnerable Adult Abuse/Neglect](#). Online forms are also available for [Medicaid Fraud and Patient Abuse Complaints](#).



Internet Abuse Against Children Complaints

The Attorney General's Criminal Division receives, investigates, and prosecutes internet crimes and abuse against children. [Internet Abuse Against Children Claims may be filed online.](#)

Complaints



Do-Not Call

(<https://secure.ag.state.mi.us/complaints/donotcall.aspx>)



Environmental Incident

(<https://secure.ag.state.mi.us/complaints/env-incident.aspx>)



Foreclosure Rescue

(<https://secure.ag.state.mi.us/complaints/foreclosure.aspx>)



Medicaid Fraud & Patient Abuse

(<http://www.michigan.gov/ag/0,4534,7-164-17331-46928--,00.html>)



Child Support

(<https://secure.ag.state.mi.us/complaints/Child-support.aspx>)



Internet Abuse Against a Child

(<https://secure.ag.state.mi.us/complaints/net-crimes.aspx>)

How Information You Submit To Our Office Will Be Used

If you submit a complaint, it may be sent to other governmental agencies for their review. Some complaints may become the subject of civil or criminal cases and may be subject to disclosure as part of a court proceeding.

Any information that you give to us will not be sold or leased to third parties and will only be used by us to respond to you or investigate your complaint.



VETERANS DAY

★★★ HONORING ALL WHO SERVED ★★★

History of Veterans Day

World War I "officially" ended when the Treaty of Versailles was signed on June 28, 1919. However, fighting ceased seven months earlier when an armistice, or temporary cessation of hostilities, between the Allied nations and Germany went into effect on the eleventh hour of the eleventh day of the eleventh month. For that reason, November 11, 1918, is generally regarded as the end date for "the war to end all wars."

President Wilson, in 1919, proclaimed November 11 as the first commemoration of Armistice Day with the following words:

To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations.

In 1938, Congress made the 11th of November in each year a legal holiday—a day to be dedicated to the cause of world peace and to be thereafter celebrated and known as "Armistice Day."

Armistice Day was primarily a day set aside to honor veterans of World War I, but in 1954, after World War II had required the greatest mobilization of soldiers, sailors, Marines and airmen in the Nation's history; after American forces had fought aggression in Korea, Congress, at the urging of the veterans service organizations, amended the law to strike out the word "Armistice" and insert in its place the word "Veterans."

In 1968, the Uniform Holiday Bill was signed into law to ensure three-day weekends for Federal employees by celebrating four national holidays on Mondays: Washington's Birthday, Memorial Day, Veterans Day, and Columbus Day. It was thought that these extended weekends would encourage travel, recreational and cultural activities, and stimulate greater industrial and commercial production. Many states did not agree with this decision and continued to celebrate the holidays on their original dates.

The first Veterans Day under the new uniform law was observed with much confusion and chagrin on October 25, 1971. Because the commemoration of this day was a matter of historic and patriotic significance to a great number of our citizens, in 1975, President Gerald R. Ford returned the annual observance of Veterans Day to its original date of November 11, beginning in 1978.

Veterans Day continues to be observed on November 11, regardless of what day of the week on which it falls. The restoration of the observance of Veterans Day to November 11 not only preserves the historical significance of the date, but helps focus attention on the important purpose of Veterans Day: A celebration to honor America's veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good.



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Consumer Education Newsletter

Our goal is to educate Michigan consumers about consumer topics affecting their lives. Recently, the newsletter upgrade its appearance and the amount of content provided to consumers, and we want to know what you think about that.

Your answers to the following seven questions will provide us with useful feedback that we can use to design future editions to meet your preferences.

* Required

TAKE OUR SURVEY

