

# CONSUMER PROTECTION FOR SENIORS

2018

## DEAR NEIGHBOR:

At more than two million strong, Michigan seniors are an essential part of our families, neighborhoods and communities!

Our state's population of adults age 60 and older is growing rapidly. In fact, this age group is projected to increase by 50,000 people each year. It's important to make sure we continue to protect the safety and well-being of our seniors so Michigan's older adults can enjoy quality of life and independence in our great state.

This report provides legislative news and consumer information. I hope you find it useful.

I am honored to be your voice in Lansing and hope you will call on me with any questions or concerns or if you need assistance with any state matter.

May you and yours be blessed with health and happiness!

Sincerely,



STATE SENATOR

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## NEW LAW REMOVES FEE FROM CREDIT FREEZES

This year there have already been 140 reported data breaches impacting nearly 3 million consumers. With an increase in data breaches and identity theft — even at the credit reporting agencies — consumers need to be able to safeguard their credit information.

One way people can do this is to place a security freeze on their credit reports at each of the three major credit reporting agencies. Once a security freeze is in place, a consumer's credit file cannot be accessed unless the freeze is lifted. Currently, credit reporting agencies can charge a \$10 fee for each freeze or unfreeze.

I recently supported legislation, now signed into law, to allow consumers to create, temporarily lift, or remove a credit freeze



for all three credit reporting agencies without paying a fee.

Public Act 76 of 2018 will make it easier for seniors and other Michigan consumers to protect themselves from fraud. The new law takes effect on June 17, 2018.

## KEEP EMERGENCY MEDICAL INFORMATION WITH YOU

In an emergency, the correct medical information can save a life.

Did you know there is a medical alert space on the back of your driver's license or state ID card? This special area alerts emergency responders that you are carrying a separate emergency medical card. Mark the Medical Alert box with an "X" using a permanent blue or black pen or marker. Do not mark outside the box.

You can print an emergency medical card at [www.michigan.gov/sos](http://www.michigan.gov/sos); click on Driver's License and State ID on the left sidebar and scroll down to Emergency Medical Card.



## ONLINE DIRECTORY HELPS DRIVERS WITH DISABILITIES

Before hitting the road, visit [www.thepumpguide.com](http://www.thepumpguide.com) for a directory of service stations that help make filling the gas tank easier.

The guide lists gas stations across Michigan that offer drivers with disabilities full pump service at self-serve prices. To qualify for assistance, drivers must have a state-issued disability license plate or windshield card. The directory lists participating gas stations with location and hours, along with services such as an ATM, convenience store, or accessible restrooms.



# ZORN SUPPORTS NEW LAW TO PROTECT PERSONAL INFORMATION

Seniors who pay with a credit card at the gas pump now have better protection against fraud under a new law.

Public Act 168 of 2017 requires greater security measures at the pump to limit unauthorized access to customer payment card information and prevent the use of skimmers.

Skimmers are small devices that can be hidden in gas pumps to copy credit and debit card personal information. Approximately 82 skimmers have been found in Michigan since 2015. While many gas stations have had security measures in place, all stations are now required to provide additional protections for consumers.



## CONSUMER PROTECTION GUIDE

Being an informed consumer is the first line of defense against fraud!

I am pleased to offer a free publication that provides information about consumer rights and Michigan law, along with tips on how to protect yourself from consumer fraud. It also lists agencies and consumer and business organizations that offer advice and assistance for consumers.

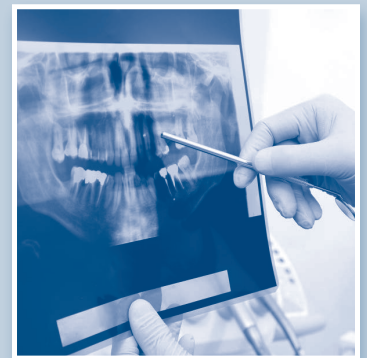


Visit my website at [www.SenatorDaleZorn.com](http://www.SenatorDaleZorn.com) to access the *Consumer Protection Resource Guide* online or contact my office for a print copy.

## ZORN BACKS BILLS TO RESTORE SALES TAX EXEMPTION FOR DENTAL PROSTHETICS

Dental care is an important part of overall health and well-being.

That's why I introduced two bills to make necessary dental devices more affordable. I am pleased to report those bills, Public Acts 220 and 221 of 2017 eliminate the sales and use taxes on dental bridges, crowns, dentures and other prosthetics. The Department of Treasury began imposing sales tax on the products last year after a review of a previous tax law. The new law restores the sales and use tax exemptions.



## AVOID TELEMARKETING FRAUD

Older adults are the most likely to be targeted for telemarketing scams. According to the FBI, some of the warning signs of telemarketing fraud include callers who tell you:

- "You must act now or the offer won't be good"
- "You've won a free gift, vacation or prize" or
- "You must send money or give a credit card number."

To help avoid fraud, officials advise you to hang up the phone if you hear these or similar lines, never send money to people you don't know or give personal information to unknown callers.

You can help reduce telemarketing calls by signing up for the free National Do-Not-Call registry. Call toll-free 888-382-1222 from the number you wish to register.

