



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

January-February, 2021

HAPPY NEW YEAR

From your MRSPA Consumer Education Committee, we wish you a happy and healthy 2021!!

Continue to be on the lookout for scams during the pandemic!

Stimulus Payment Scams – From the AARP Fraud Watch Network

As stimulus payments are being sent again, be on the lookout for scammers trying to gain your financial information. Some will call, claiming to be from the IRS, asking for your personal information to process your stimulus payment. Some even ask for a fee to process your payment faster. Identity thieves are busy redirecting payment from the intended recipient for their own pockets. Don't answer these calls. If you do pick up and find the caller asking these questions, hang up!

Continue to remain vigilant as others are out there trying to take advantage of people during difficult times.



2020-2021 MRSPA CONSUMER EDUCATION COMMITTEE

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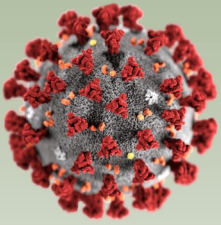
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Attorney General Brian Frosh Warns Consumers of Unlicensed, Illegal Pop-Up COVID-19 Testing Sites Outside of Local Stores and Shopping Centers

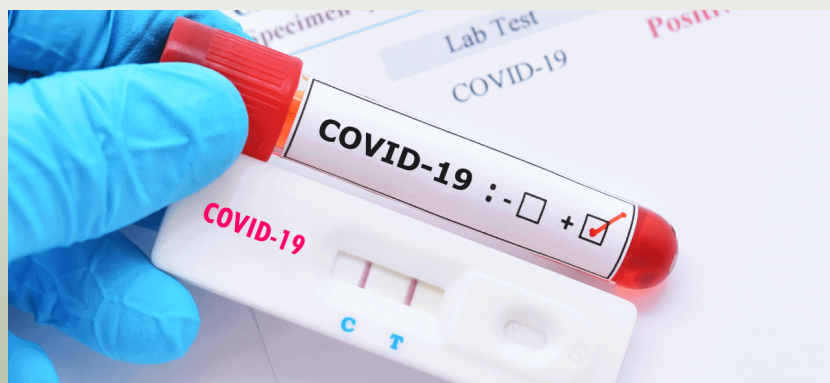


The Maryland Office of the Attorney General has been alerted to illegal, unlicensed pop-up COVID-19 testing sites operating in Baltimore City. Individuals are setting up “Free COVID-19 Testing” tables at random locations, including outside shopping centers and retail stores, and along the side of a road. These testing sites are not authorized and the individuals operating them are not following CDC guidelines for collecting, handling, and testing clinical specimens from persons for COVID-19, and they could be placing consumers at risk. Attorney General Frosh is encouraging consumers to visit covidtest.maryland.gov for a list of more than 240 approved COVID-19 testing sites in Maryland.

Providing personal information such as Social Security Numbers, to individuals hosting one of these pop-up sites not only puts your health at risk, but increases your chances of becoming a victim of identity theft.

Anyone who received a test at any of these illegal pop-up testing sites should get another test from an approved testing site and seek medical attention if they have symptoms of COVID-19. Unauthorized pop-up testing sites could be a scheme for identity thieves to harvest sensitive, personal information from consumers. The Office of the Attorney General is aware that the unauthorized testing sites are taking personal information, including social security numbers, driver’s license information, dates of birth, health insurance information, and DNA—all of which can be used for identity theft. Anyone with questions or concerns about identity theft can contact the Maryland Attorney General’s Identity Theft Unit at 410-576-6491.

To report health scams, contact the Maryland Attorney General’s Health Education and Advocacy Unit at 410-528-1840.



Our recent “Preventing Scams and Fraud” webinar was a huge success!

Telephone Contacts

- **Consumer Hotline (Mediation Unit):**
410-528-8662
888-743-0023 toll-free
En español 410-230-1712
- **Medical Billing/Health Insurance Problems:**
410-528-1840
877-261-8807 toll-free
En español 410-230-1712
- **Identity Theft:**
410-576-6491, En español 410-230-1712

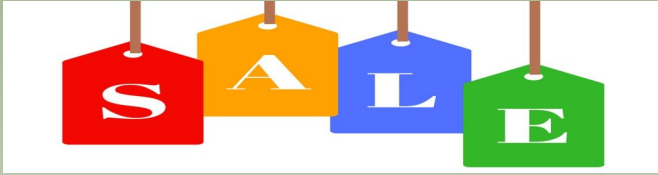


Here are some helpful contact numbers from that webinar!

If you missed the webinar, you can still access all of the great information on the MRSPA website at

www.mrspa.org

The link to the recording is on the Home Page, in the News Section.



Great deals in January and February

January:

Fitness Equipment—Seems that everyone is doing “home fitness” these days and you can get some good deals on fitness equipment and clothing in January.

Winter Apparel—After-Christmas sales. Winter coats, sweaters, hats and gloves will hit big discounts in January, some as high as 70% or higher off the retail price.

Holiday Wrapping and Décor—Look for big discounts! Stock up for next year and save big money!

Watches—Pick one up for yourself, or put it away for a gift.

Linens, Bedding, etc. - January white sales are on and you can score big savings!

February:

Valentine’s Day—You can save big by shopping Local! Great deals at local supermarkets and pharmacies on candy and cards. Some even carry flowers. Check your local florist for Valentine specials!

Home Goods—Presidents’ Day Sales will bring good deals on appliances and home improvement materials.

Tax Software Deals—you can pick these up in either January or February. If you wait until March or April, software providers will be less inclined to get you a deal.





Winter Weather Is Here!

***Avoid slips and falls—walking like a penguin is great advice!
It may sound silly, but it does work!***

January is Glaucoma Awareness Month

More than 2.2 million Americans, and over 60 million people worldwide, have glaucoma, and experts estimate that half of the people who have glaucoma don't even know they're afflicted. The Glaucoma Research Foundation reports that glaucoma is a leading cause of blindness. While glaucoma can impact people of any age, the risk increases as we age. People over 70 are three to eight times more likely to develop some forms of glaucoma than their younger counterparts.

Glaucoma, combined with other age-related vision issues, could lead to an epidemic of blindness affecting seniors. **Regular eye examinations are essential to preserve vision, especially for seniors and others in high-risk groups.**

Thanks to Oasis Senior Advisors for information on Glaucoma Awareness



Shop Around for Better Pharmacy Prices

Where you shop for a drug can make a big difference in the price. Drug manufacturers can suggest a price for their products, they don't actually control how much pharmacies charge, and the cost can vary significantly from one pharmacy to another. For instance, **Good Rx** lists retail prices for metformin, a diabetes drug, ranging from \$3.11 to \$13 at pharmacies in Central New Jersey.

You can call around to pharmacies in your area to check prices, but search tools like **GoodRx**, **Pharmacy Checker**, and **Rx Saver by RetailMeNot** offer a more accessible alternative. Simply type in the name of the drug you need, and these tools can show you how much it costs at different pharmacies in your area. You can also find online coupons to lower the price.

Don't overlook online pharmacies that deliver drugs by mail. Because these mail-order facilities have lower overhead costs, they can often provide the same drug at a significantly lower price. Make sure to stick to legitimate, licensed pharmacies like those listed in **Pharmacy Checker**.

Use a prescription drug discount card. If you don't qualify for other programs, there's one other way to lower your medications' cost: a prescription drug discount card. These cards are available from various organizations including state governments, nonprofits, membership associations and for-profit companies. Some of these cards come with an annual or monthly fee, so compare as you research.

The big key to saving is to have an honest talk with your physician or pharmacist. Don't be afraid to ask for a better price.



And, don't forget— **Unused medicine is still a huge problem!** Please dispose of any unused medication in your home. Not sure where to dispose of it? Check the U.S. Department of Justice, Drug Enforcement Administration website. You simply type in your zip code and you will get a list of disposal locations near you.

[Controlled Substance Public Disposal Locations - Search Utility \(usdoj.gov\)](#)