MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION

CONSUMER CONNECTION

July-August 2026

Happy Hot Days of July and August!

There is still a lot of Summer left! Prepare for remaining hot days:

Tips for your home: Fans alone aren't enough in high heat & humidity. Get inside to air conditioning or go to a public place like the library, museum or shopping mall to beat the heat. Or, find a cooling center location near you.

- Roughly 40% of unwanted heat buildup in our homes is through windows. Use awnings or curtains to keep the heat out.
- Use your oven less during extreme heat advisories and warnings so you don't make your house hotter.

Check the weather stripping on doors and windows to keep the cool air in.

For older adults: Make sure a trusted friend or relative has an extra key to your home, knows where you keep your emergency supplies and can use lifesaving equipment or administer medicine.

- Drink fluids regularly to avoid getting dehydrated and overheated. Talk to your doctor about whether you need fluids with extra electrolytes in the heat.

Be careful with the amount of time you spend outdoors. Take frequent breaks to come back inside, cool off, and drink fluids that don't have caffeine.

If you have to work outside:
Make sure you drink LOTS of water to stay hydrated and prevent dehydration, heat stroke & more.

- Use cloths or even a T-shirt from the freezer to wear around your neck during extreme heat advisories or warnings.
- Take frequent breaks to hydrate and cool down.
- Wear a hat wide enough to protect your face.

For more information, visit the *Extreme Heat* page at Ready.gov.

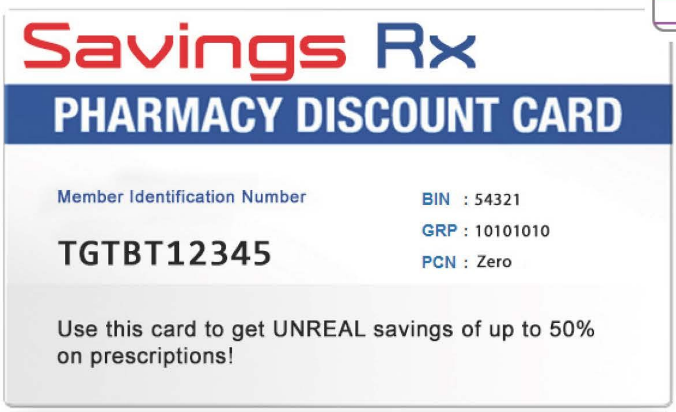
Source: Ready.gov

Consumer's Edge
Consumer Protection Division, Maryland Office of the Attorney General
Anthony G. Brown, Maryland Attorney General

Questionable Health Discount Cards

A Maryland woman who did not have health insurance saw an advertisement for a health discount card that promised savings of "up to 80 percent" on doctors' visits and lab tests. She paid to enroll in the card program. However, she was not able to find any doctors who accepted the discount card. She soon realized it was a waste of money.

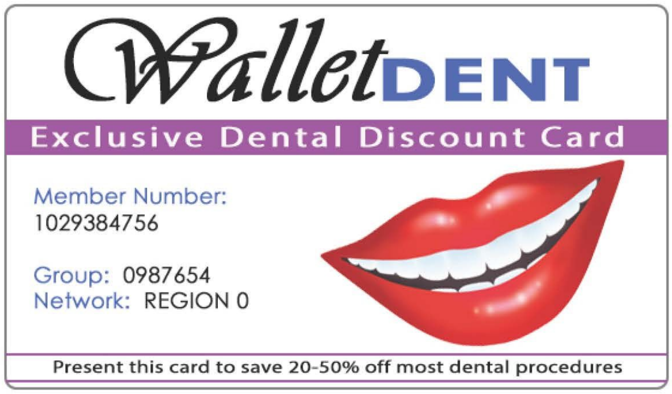
A man who had Medicare coverage bought what he thought was a supplemental insurance plan to cover any expenses that Medicare wouldn't cover. After being hospitalized, he received a large bill for the medical expenses Medicare didn't cover. It turned out that what he had purchased was not insurance, only a health discount card that was useless for this circumstance.



If you don't have health insurance or you have inadequate health insurance, the "health discount cards" often advertised on television, by direct mail, or telemarketers may sound like a solution. The ads show a card that they say you can present to hundreds of healthcare providers and receive large savings on medical and dental bills, lab tests, and prescription drugs.

These discount cards are not insurance, and they don't pay any of your healthcare costs, so don't be fooled by unscrupulous marketers claiming otherwise.

Before deciding to enroll in one of these discount card programs, be sure that you understand what it actually offers and how it works. While some discount cards may save money for some consumers, others are a waste of money. Some are misleading or fraudulent in their promises.



Worse, some consumers mistake them for insurance coverage, which they are not. Discount cards simply offer lower prices on goods and services from healthcare providers who agree to discount their prices. If you are looking for health insurance, Maryland Health Connection can help you shop for and enroll in a plan. To contact Maryland Health Connection, go to www.marylandhealthconnection.gov or call 855-642-8572.

How Health Discount Cards Work

A health discount card company negotiates with certain healthcare providers and gets them to agree to charge reduced fees for their members. You join the discount program by paying a membership fee, often a monthly fee. In return, you receive a membership card that you can present to healthcare providers that participate. The provider is supposed to discount the bill for the services, supplies, drugs, or related care that they provide, which you must pay at the time of service.

Problems Consumers Face

Difficulty finding providers who accept the discount card. While many discount programs claim that their card is accepted by an extensive network of providers and hospitals, in reality many consumers have found it hard to find providers who will accept it. In some cases, providers who were included on a list given by the discount program to the consumer said that they had never heard of the card.

Maryland hospitals do not accept discount cards. Under state law, hospitals cannot offer discounted rates to groups of consumers. All hospital rates are uniformly set by Maryland's Health Services Cost Review Commission.

The savings are not as advertised. When they can find a provider who accepts the discount card, many consumers find the savings often aren't near the "up to 60 percent!" or "up to 80 percent!" that was advertised. The provider may only discount the price by 10 or 20 percent, for example, and only after hiking up the base rate. The words "up to" in the advertisements can mislead consumers into thinking that the savings are typical when they are not.

Mistakenly believing the card is an insurance plan. The advertisements may use words like "health coverage" and show a picture of a card that looks just like a health insurance card. Marketers often suggest that the plan pays providers for your care when, in fact, you pay the providers directly. They might warn that the card is not insurance, but only in tiny type at the bottom of the ad or on the reverse side of the mailing.

Difficulty canceling. In Maryland, discount plans are required to refund all but a nominal fee to consumers who cancel the plan within 30 days. Some consumers have complained that they didn't get their membership materials and a list of participating providers in time to see if the card would really work for them. When they decided that the card was not right for them, it was past the refund period. Others had difficulty canceling.

Shop Smart

Don't be pressured into enrolling. Be wary of pressure to enroll "now" or "before it's too late." Don't sign up before you have requested and received materials about the plan. Read all the materials to be sure you understand how it works. If the marketer is evasive about answering questions or providing you with detailed documents up front, they are probably hiding important information.

Verify which providers actually accept the card. Ask your doctor, dentist, and pharmacy if they accept the discount card and what discounts they would give. If they don't accept the card, ask the discount card company for a list of providers in your area that do. Then call some of those providers to confirm that they actually do participate and ask what discounts they give.

Understand the "discount." Ask not just what the discount would be, but also what the cost of the visit, prescription, or service would be. Merely being told that you would receive "30 percent off" is not helpful if you don't know what the full charge would be. You may find that the discounted charges of the participating providers exceed your current provider's charges.

Read the fine print. Make sure the fine print lines up with the advertised promises. Are there hidden fees that are not advertised? Do you have to pay another fee for actually using the card?

If you need assistance with a dispute involving a health discount card, contact the Attorney General's Health Education and Advocacy Unit at 410-528-1840 (en español: 410-230-1712). If you have a complaint against a discount plan, you can also file a complaint with the Maryland Insurance Administration. For details, call 1-800-492-6116 or go to www.insurance.maryland.gov.

How to contact us

Consumer Protection Division
200 St. Paul Place, 16th Fl., Baltimore, MD 21202

- **General Consumer Complaints:** 410-528-8662
  Toll-free: 1-888-743-0023 TDD: 410-576-6372
  En español: 410-230-1712
  9 a.m. to 3 p.m. Monday-Friday
  www.marylandattorneygeneral.gov/Pages/CPD/
- **Health Consumer Complaints:** 410-528-1840
  Toll-free: 1-877-261-8807 TDD: 410-576-6372
  En español: 410-230-1712
  9 a.m. to 4:30 p.m. Monday-Friday
  www.marylandcares.org
- **For information on branch offices** in Largo, Salisbury, Hagerstown, and a full list of offices across Maryland, visit: www.marylandattorneygeneral.gov/Pages/contactus.aspx

The Consumer's Edge is produced by the Maryland Attorney General's Office. Reproductions are encouraged.

Maryland
Attorney General
Anthony G. Brown
www.marylandattorneygeneral.gov

Stop a Scam Before It Starts

Most scams begin with three red flags: an unexpected contact, a surge of emotion and a sense of urgency. When you see these signs, take an “active pause.” This gives you time to process what’s happening and can help you avoid fraud.

Ending the communication and taking time to independently verify details can stop many scams before money is lost.

Let’s face it: Keeping up with the latest scams and all the red flags that warn us of each one is exhausting. Scams are constantly evolving, and each comes with its own set of red flags to remember. But there are a few general warning signs that apply to a wide range of scams. There are also key ways to respond when you spot those warning signs.

In 2024, AARP Fraud Watch Network launched a project to develop a near-universal message to help consumers recognize and avoid fraud attempts. With consultant Heart + Mind Strategies, we collaborated with dozens of people worldwide, including educators, fraud specialists, law enforcement, fraud victims, relevant federal agencies and even a linguist to arrive at a singular message that would resonate widely: **Pause. Reflect. Protect.**

The Active Pause

This is no ordinary pause. Rather, it’s an intentional act to step back and reflect on what you might know about the situation with which you are faced. For example: Is your grandson calling you late at night (unexpected contact), saying he’s in jail across the country and needs your help (prompting a surge of emotion from you: I must help him!)? Does he say he needs you to send money immediately (creating a sense of urgency)? These are the three triggers that should elicit an active pause.

In the above scenario, you might consider whether it makes sense that your grandson is calling you and not his parents, and that he’s in jail 2,000 miles away when you just had dinner with him yesterday. This intentional step back lets your brain engage with logic — the exact thing the criminal playbook seeks to bypass — and understand the scam attempt for what it is.

In this scenario, you could use the active pause to end communication and call your grandson directly. You might find that he was at home and asleep. In that case, you’ve protected yourself and your money from a fraud attempt.

We see some form of the active pause in high-pressure fields like aviation, emergency medicine and military operations. Now we can apply it to the high-pressure situation of a fraud attempt.

Taking an active pause when triggered can help us regain control of the situation. It gives us time to reflect on what we may know about the scenario, or to call a friend or verify the contact. **The ultimate goal is to protect ourselves by ending the communication.**

There are many fraud protection measures worth knowing. But narrowing them down to just three will make them easier to understand and remember, which we hope will stop many scams in their tracks.

Know the triggers, know the safe response: Pause. Reflect. Protect.

Great advice from *AARP Fraud Watch Network*

Comptroller Lierman Announces 2026 Shop Maryland Tax-Free Week. Annual tax holiday helps families save on back-to-school essentials while supporting Maryland businesses.

GREENBELT Md. (July 15, 2026) —Comptroller Brooke E. Lierman announced today, at a press event at Beltway Plaza Mall, that the annual **Shop Maryland Tax-Free Week** will run from **Sunday, August 9, through Saturday, August 15, 2026**, allowing shoppers to save on qualifying clothing, footwear, and backpacks while supporting businesses statewide.

During Shop Maryland Tax-Free Week, qualifying clothing and footwear priced at $100 or less per item will be exempt from Maryland's 6% sales tax. In addition, the first $40 of a backpack's purchase price will qualify for the exemption. This year's theme focuses on savings for families, local businesses, and communities across the state. "Shop Maryland Tax-Free Week provides meaningful savings for families on everyday essentials while supporting the Maryland businesses that strengthen our communities and local economies" said Controller Lierman.

"Tax-Free Shopping Week is the perfect opportunity for Maryland families to save money while supporting the local businesses that strengthen our communities, said Maryland Retailers Alliance President Cailey Locklair. "Every purchase made at a neighborhood retailer helps sustain local jobs, invest in our Main Streets, and keep our economy thriving. We encourage shoppers to take advantage of the savings this week and remember that when you shop local, your dollars have a lasting impact right here in Maryland."

Looking for fresh produce and seafood this summer?
Visit:

Marylands Best - Linking Maryland Farmers & Watermen with Consumers

This website will give you a guide by county or city location of places to buy fresh produce and seafood.
It also provides tips for buying produce and seafood, activities throughout the state and recipes, etc.

Brought to you by the Maryland Department of Agriculture

It's time for the fair! Check out the fairs that are available around the state and have some late-summer fun!

County Fairs and Agricultural Expos | VisitMaryland.org

Have fun at the fair!