

Coming to a Fax Machine Near You: Bogus Health Plans

The tight economy and the passage of the new national health care reform bill have created a "perfect storm" for health care related scams. Many products are being marketed to small business owners via fax blasts.

The offers boast low monthly premiums (\$89 to \$149 is common) with claims that no one will be turned down. The plans typically offer medical, dental, and prescription coverage.

A recent marketing twist is to claim the plan is being offered by an "association." **National Association of Business Leadership** (NABL) operates from an Avon Lake, Ohio, post office box. Complaints from across the country indicate consumers paid as much as \$300-\$450 per month for various services and found themselves stuck paying their own bills when NABL failed to pay claims. A Connecticut woman told BBB she has over \$3,000 in bills to pay after NABL claimed her condition was pre-existing and not covered. "My doctor mailed them a letter," she told BBB, "and confirmed it was a new condition. I haven't heard a word (from NABL)". NABL did not respond to BBB, either, and currently has an "F" BBB rating. Complaints have been referred to the Ohio Department of Insurance.



(continued inside)

BBB's New Online Seal Displays Your Grade Rating

As a BBB Accredited Business, you can use the respected BBB Accredited Business seal on your website to express your commitment to ethical business practices. Using this seal assures online shoppers and browsers that you can be trusted - a valuable asset on the Internet, where "www" can still stand for "wild wild west."

Recent enhancements to the BBB online seal give you the option to display your BBB grade rating, in real time, with the seal. The seal will also link directly to your BBB report (instead of the previous link to a confirmation page which did not provide your complete report).

To get the new seal, you need to replace the code you used when you installed your original seal. To get the new code, go to www.cleveland.bbb.org and click on the orange "login" button in the upper left hand corner. You will need your BBB ID #, correct email and a password to enter the site. If you do not know your ID # or need to verify the email address, please contact Laura Fitzgerald at (216) 623-8964 x 107 or send a request to: yourbbb@cleveland.bbb.org. When you get to the AB Pages site, click on the "BBB Online Seal Code" menu option on the left side. You can choose from vertical or horizontal versions and optionally indicate if you want your rating to display.



[Click here for BBB Business Review](#)

Don't yet have the BBB online seal posted on your website? Call Laura Fitzgerald to sign up. There is no additional charge. If you have a website, there's no reason not to take advantage of this valuable benefit of BBB accreditation. □

Greater Cleveland BBB Activity Report January – July 2010

Service to the Community

Reports issued on companies/charities.....	386,633
Complaints closed.....	6,522
Lists of BBB Accredited Businesses provided by industry.....	43,773
www.cleveland.bbb.org visits.....	367,714
Advertising review cases initiated.....	336

Top 10 Inquiry-Generating Industries

1. Roofing Contractors
2. Mortgage Brokers
3. Construction & Remodeling Services
4. General Contractors
5. Work-at-Home Companies
6. Auto Dealers - New
7. Window Installation/Service
8. General Health & Medical
9. Plumbing Contractors
10. Auto Repair

Top 10 Complaint-Generating Industries

1. Auto Dealers - New Cars
2. Insurance Companies
3. Collection Agencies
4. Auto Dealers - Used
5. Magazine Sales
6. Banks
7. Auto Repair & Service
8. Extended Warranty Contract Service Companies
9. Greeting Cards
10. Roofing Contractors

INSIDE

Is Your Warehouse Safe?

Local Business Loses BBB Accreditation

Beware Imposter Auto Dealers Online

New BBB Discount Helps You Avoid Cramming Costs

BBB Looks Into Use of "Licensed Bonded Insured"

Discounts for You

Is Your Warehouse Safe?

Warehouses can present many safety hazards including falling materials and improper wiring. BBB and its workers' comp group rating partner, Sheakley, offer these safety tips:

- Stack materials safely.
- Keep aisles clear. Never store materials in walkways.
- Be sure forklift operators are in compliance.
- Verify fire extinguishers are placed at adequate distances throughout your facility.
- Never store materials on mezzanines that have not been load rated.
- Confirm all electrical panels are labeled.

Local Business Loses BBB Accreditation

Gaines Funeral Home, located in Cleveland, had its accreditation suspended in December, 2009, after the State of Ohio filed an indictment against the company's CEO, Idethel Kaye Evans. The indictment contained 14 charges related to the company's practices involving veterans' funerals. The Accreditation Committee of BBB's Board of Directors decided to maintain the suspension pending the final outcome of the case.

On May 18, 2010, Evans pleaded guilty to tampering with records, attempted forgery, forging identification cards, and aggravated theft.

At its July 9, 2010, meeting, the Accreditation Committee voted to revoke the BBB accreditation of Gaines Funeral Home. The revocation was based on the firm's failure to comply with BBB standards that require it to be free from government action that demonstrates a significant failure to support BBB ethical principals in marketplace transactions.

Shopping for a Car Online? Beware of Imposter Dealers

Web sites offering too-good-to-be-true deals on repossessed cars are duping car shoppers who thought they were buying from a reputable dealer online but were actually sending money to scammers posing as legitimate, established community dealerships.

Most recently, one Memphis auto dealer, America Auto Sales (America), received more than 1,000 calls from consumers across the country who had shopped for a new car on www.americautosales.com thinking that it was the website of the Memphis dealership. America's actual website is www.memphisautoworld.com. The phony website displayed the name, address and contact information of the real dealer.



A Cleveland woman told BBB she lost over \$2,000 to this scam. She found the bogus website posing as America's in June while searching online for an affordable used car. She selected a 2006 Chevrolet Cobalt and was instructed by the sellers to wire \$2,103 for the deposit. She told BBB, "After I wired the money by MoneyGram, I got an email saying they would contact me in 48 hours with the shipping information for my car."

When she didn't get the promised information, she went online only to discover that the website she had used was gone. "My husband found something on the Internet about a scam down in Memphis," she said. "I called MoneyGram and found out my money had already been picked up and I couldn't get it back."

When shopping for a car online, watch for these red flags:

- The prices are too good to be true.
- The dealer only communicates through chat or e-mail—never by phone.
- The dealer only accepts payment by money wire transfer. ☐

New BBB Telecom Program Helps Avoid Cramming Costs

Do you regularly check your phone bills for unauthorized charges? Have you heard of "Cramming"? Cramming is the addition of third-party charges on your local phone bill for services you did not order. The charges are usually for things like "Voice Mail Service", "Web Advertising", "Operator Assistance Network"—things that sound legitimate, but are not. These charges can range from \$4.00 to \$25.00 or more.

Deciphering your phone bill is a headache that can be avoided through a BBB Accredited Business discount program.

Richfield-based Easton Telecom Services, a BBB Accredited Business, in conjunction with their authorized partner Commtrol is offering a no-obligation telecom analysis, including a review of all services, their costs, and your needs. Commtrol will present to you an Easton quote priced out through its network of 20+ underlying suppliers to ensure the best possible price topped with an additional discount for BBB Accredited Businesses. All charges are billed to you on one invoice by Easton and will never contain charges from a third party – meaning no cramming. Easton is a locally-owned and operated company that still has live operators answering every customer's call after 18 years in business.

Billing Summary	
Plans and Services	\$1500.00
USBI	\$19.20
3rd Party Cramming Charges	
ILD Teleservices, Inc	\$53.82
Value Link Plus, Inc.	\$5.59
OAN Services	\$17.11
Discount Directory, Inc.	\$9.16
Total of Current Charges	\$1604.88

How to Reach Us

P (216) 241-4476 / (800) 233-0361

F (216) 861-6365

W www.cleveland.bbb.org

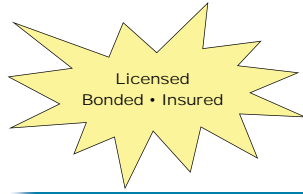
E yourbbb@cleveland.bbb.org

Telecom is complicated. Easton can simplify it for you. For more information, contact Easton's Jim Butler at 1-800-222-8122 or Commtrol's Bob Glassman at 216-245-1500. ☐

Advertising Awareness Activity: BBB Checks Claims of "Licensed/Bonded/Insured"

You see them everywhere - advertisements for home construction and repair that state the company is "Licensed Bonded and Insured." Consumers rely on these terms for reassurance that the contractor will be responsible for any damage and has the proper credentials to do the job. But, what is the reality? BBB recently contacted 149 local companies that used these claims to determine if they were using them correctly.

Eighty companies contacted by BBB were able to substantiate that they were correctly advertising "Licensed Bonded and Insured" and four advertisers agreed to revise their claims after learning they were using one of more of the terms incorrectly. The remaining either did not respond to us or, after speaking to us, refused to substantiate or revise their claims - their BBB grade ratings were appropriately modified.



"Licensed" should be used either to denote that a company has passed competency testing at a state or local level or is licensed or registered to work in a particular community.

"Bonded" should mean that the company has state secured funds available for consumer claims against the company in the event that the job doesn't meet city building codes, standards and ordinances. A bond does not guarantee that the project will be done on time, at an agreed price or in the manner that the consumer intends. Contractor bonds may, however, cover things like unpaid suppliers or subcontractors and lost or stolen materials from the site.

"Insured" should refer to a contractor's liability coverage for specific loss such as damage to property. Merely possessing workers' comp coverage is not sufficient for use of this term. Consumers should ask the contractor to clarify what protection the insurance provides before signing a contract.

The bottom line for consumers - just because you see these terms used in an advertisement, be sure to ask the contractor for an explanation and documentation. Call your city hall to verify local licensing/registration and visit cleveland.bbb.org to check the company's BBB grade rating. □

Fraudulent Health Insurance Plans

(continued from front)

The same Avon Lake post office box was previously used by **Real Benefits Association** (RBA). RBA was issued a cease and desist order by the Ohio Department of Insurance in 2009 for selling insurance without a license and falsely representing itself as a Labor Union that would exempt it from Ohio insurance laws. RBA has a record of unanswered complaints in BBB files and an "F" rating.

Warning signs of a potentially fraudulent insurance plan:

- The coverage costs 25% or more below the norm, yet promises generous benefits and a large provider network;
- You can't get a copy of the policy until payment is made;
- The plan covers pre-existing conditions and serious illnesses that other plans typically reject;
- It isn't licensed by the Ohio Department of Insurance;
- It is referred to as a "discount plan" instead of "insurance";
- You must join an "association" to receive the plan, but the association has no other benefits or purpose. □

B2B Discounts for BBB Accredited Businesses

NEW!! Medical Services

Huge discounts on prepaid lab and imaging work, and prescriptions. cleveland.bbb.org/healthdiscounts.

Credit Card Processing

First National Merchant Solutions offers rates as low as 1.51% on retail transactions and 2.09% for mail and phone orders (plus a nominal fee per transaction). Small monthly fee. Call **(888) 562-6737** for details.

Document Shredding

All Ohio Secure Shred will shred documents on site for \$22/month for one container. Also, one-time bulk purge for 10 cents/lb. \$50 minimum. Call **(216) 332-9850** or **(888) 747-3394**.

Phone Service

Easton Telecom - Rates ranging from 2.5¢ - 3.5¢/minute for long distance calls, toll-free lines as low as 1.79¢/minute. 10% discount off all retail services. Contact Jim Butler at **(800) 222-8122**.

Pre-Employment Background Reports

Intellicorp - Instant online background checks for under \$10 per report. Monthly fees waived. Call Chris Hughes for a FREE trial at **(888) 290-0634**.

Payroll Service

Heartland Payroll Co. - Savings of as much as 50% on payroll fees. Call Brian Nelson at **(440) 371-5245**.

Many More Discounts Available!

These are just a few of the many discounts on products and services that are available for you and your employees. See the complete list online at your new Accredited Business website or call Laura Fitzgerald at **(216) 623-8964 x107** and she will mail you a copy.

Want to Offer a Discount?

Offer a discount to other BBB Accredited Businesses and their employees. We also feature discount offers for the general public on our website. Call Jan Stagneth at **(216) 623-8964 x206** to add yours to the list.



The Market Monitor
 Better Business Bureau
 2800 Euclid Ave., 4th Fl.
 Cleveland, OH 44115-2408

Periodicals Postage Paid

The Market Monitor (ISSN 1085-5122). August, 2010 Volume 5 No. 4. Published bimonthly in February, April, June, August, October and December by the Better Business Bureau, Inc. 2800 Euclid Ave., 4th Floor, Cleveland, OH 44115-2408, Periodicals postage paid at Cleveland, OH. POSTMASTER: Send address changes to: The Market Monitor, 2800 Euclid Ave., 4th Fl, Cleveland, OH 44115-2408.



We're Number 427!!!

According to Alexa, a company that ranks the popularity of Internet sites based upon user traffic, www.bbb.org is among the top 500 most popular websites in the United States. On August 3, 2010, www.bbb.org ranked 427.

To give this some perspective, on that same date:

- www.consumerreports.org ranked 584
- www.aarp.org ranked 741
- www.angieslist.com ranked 1,663
- www.ftc.gov (Federal Trade Commission) ranked 1,708

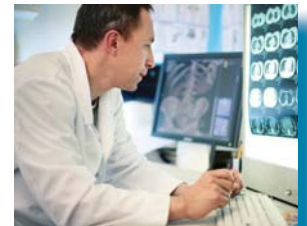
The continued increase in visitors to BBB's website translates into more exposure for your company's BBB rating and commitment to BBB accreditation standards. We have seen a 59% increase in the volume of BBB company reports issued compared to last year (242,731 through June, 2009; 386,633 through June, 2010).

Kaiser FlourishPlan Offers New Benefits for BBB Accredited Businesses

Kaaiser Permanente's FlourishPlan products make affordable insurance available to you and your employees. BBB Accredited businesses with 51+ employees may qualify for second- and third-year rate caps.

Kaiser Permanente has three HMO and three point-of service plan designs for you to consider. Vision, dental, and life insurance plans are available, too.

- Routine eye exams (refractions) are built into all KP medical plans through VSP®. Hardware riders are available.
- Dental coverage is available through Delta Dental®.
- Life insurance can be obtained through Assurant®, a Fortune 500 company and provider of specialized insurance products and related services.



Members have access to excellent Kaiser Permanente physicians plus thousands of independent doctors with offices throughout Cuyahoga, Geauga, Lake, Lorain, Medina, Portage, Stark, and Summit counties.

Want to learn more? Contact Christine Roberts, BBB Director of Business Development, at (216) 623-8964, x305 or christine@cleveland.bbb.org. You can also check out Kaiser Permanente at businessnet.kp.org.