

Here Comes The Snow

Winter weather in New England can be unpredictable, but safety when dealing with snow doesn't have to be. Whether removing the white stuff or driving through it, here are a few tips:

- Pace yourself. Just like any other aerobic activity, shoveling can be strenuous, so take breaks and drink plenty of fluids. To avoid injury, use a shovel that's the right height and isn't too heavy, and be mindful of your back. Try not to do it all at once.
- When using a snow blower, stay safe by using common sense. Never let children operate it and keep them a safe distance away when in use. Keep your hands and feet away from moving parts, and beware of spinning blades even after the snow blower has been shut off. If snow has jammed the engine, stop the engine and wait several seconds, using a solid object to get the machine cleared.
- Live in an apartment? Landlords are responsible for public areas of entry and exit to their property, as well as areas where multiple units share the same path (including walkways to common parking areas), but you may be required to remove snow from pathways that lead only to your apartment.
- Clearing snow can be daunting, but driving through it can be just as challenging. Make sure that your car is ready for winter by checking the battery, fluids, tires, and your lights/signals. Take care of your car by waiting for the engine to warm up before driving. Clear your car of ice and snow before driving, and always have an ice scraper ready.

Governor Patrick Announces Health Insurance Initiatives



Governor Deval Patrick announces his initiatives to rein in the high increases in health insurance premiums facing small business and individuals at a press conference attended by Undersecretary Barbara Anthony and Acting Commissioner of Insurance Joseph Murphy at P.V. Sullivan, a Quincy plumbing company in the midst of an expansion. The reform is part of the administration's ongoing commitment to collaborate with the business community on solutions to speed the state's economic recovery.

News From the Undersecretary

This is the time of year when many employees have open enrollment opportunities and changes are made to their health insurance premiums. At many small businesses, employees are finding dramatic increases to premium costs, co-payments, or reduced benefits.



*Undersecretary
Barbara Anthony*

The problem of escalating health insurance costs in the small-group market effects the operating costs for businesses and the paychecks of employees. This year, many small companies are bracing for premium increases of 10 percent or more – in some cases 40 or 50 percent.

In October, Governor Patrick announced four reforms that will help Massachusetts rein in these costs. The Governor has directed our Division of Insurance to investigate group purchasing cooperatives for small businesses and individuals. These cooperatives would allow small businesses and individuals to combine their buying power together when negotiating with health insurance companies. Hopefully, this would open the door to lower costs and expanded benefits.

At the same time, the Division is also holding informational hearings with health insurers, compiling information about cost containment, management expenses, and premium development. In January, the Division will be inviting providers in to explain what they are doing to protect us from runaway health costs. The Division and my office are also working on legislation that would expand the Division's authority to investigate administrative costs, and mechanisms that would give the Commissioner of Insurance the power to review rates and possibly disapprove them before they go into effect.

About one in four workers in Massachusetts are employed by a small business. Reshaping the small-group market is vitally important to them and their employers. We're committed to creating long-term change that will help end the cycle of eye-popping annual increases, while also maintaining access to quality health care for everyone in Massachusetts.

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Make Something Old New Again

The holidays are quickly approaching so here are a few crafty ideas on how you can recycle holiday cards and wrapping paper and give them a new purpose:



THE
RECYCLE
BIN

Holiday Cards

Some cards you receive are sentimental and remain keepsakes for many years. Others can be turned into a decoration or art.

- Turn them into holiday banners to hang on your door or over a doorway
- Cut off the front and offer them to a local preschool or daycare as art and craft supplies
- Turn them into small boxes

- Use the front of the card as gift tags for next year's gifts

Wrapping Paper

- Recycle those holiday bags. See how long it takes to get that bag back!
- This year's wrapping paper can be used to make next year's holiday cards
- Recycle ribbons and bows
- Make bows out of wrapping paper
- Make a garland for the tree
- Make your own using old calendars, sheet music, comic strips, maps, or fabric, and use it to personalize the outside of your gifts
- Let the kids decorate brown paper bags by using stamps, stickers, crayons or paint

Take a Strong Look at Gym Memberships

The new year is a popular time to join a gym. Before taking the plunge, be sure to check the club's reputation with the Better Business Bureau and Attorney General's Office, and make sure you tour the gym. While checking it out:

- Ask club members about the club.
- Inspect the club for cleanliness and the condition of the equipment.
- Visit during the times you would normally use the facility to determine if it is crowded during that time.
- Ask if the club has CPR equipment and/or defibrillators and staff trained to use the equipment.
- Inquire about the training qualifications of the staff
- Determine what services are included with your membership and if services such as training or certain fitness classes require additional fees.
- Read any contract carefully before signing.

If you wish to cancel the contract for any reason, Massachusetts law allows consumers three days to cancel from the date of receipt of a copy of the contract, or a written receipt.

There are very limited reasons for which you may cancel your contract after the three-day grace period. For these reasons, and additional information about health club contracts, contact the Office of Consumer Affairs & Business Regulation Hotline at (888) 283-3757 or visit our website at www.mass.gov/consumer.

Wishing You a Safe and Happy Holiday Season!

Be Sure Gift Cards Give — and Don't Take

Gift cards are popular during the holidays, but there are different types, and different conditions apply. While Massachusetts law specifies that gift cards must be redeemable at full value up to seven years after they are issued, there are differences in the types of cards offered for purchase.

Bank-issued cards, usually debit cards, can be used nearly anywhere a credit card is accepted. There may be an up-front fee to purchase the card, and they are more likely to have fees for maintenance, inactivity, replacement, checking balances, or charges for transferring value to another card. These cards may also have expiration dates.

Store/retail gift cards are usually issued



free of charge, but their use is limited to specific retail chains or malls. You should read the fine print to find out the terms and conditions for the use of each card, as some retailers will impose monthly charges after carrying a balance

for a long period of time, or restrict purchases to their website.

No matter if you give or receive a gift card, get the most out of it by keeping a few tips in mind:

- Read the fine print – know the terms and conditions before you buy your card.
- Keep track of the receipt or the card's identification number, just in case you need to replace it (though not all retailers replace cards).
- Try to use a card soon after receiving it, and check for expiration dates or when fees might be imposed.
- Don't throw away the card after buying merchandise, just in case you need to return an item.

DON'T MISS A THING

News & updates at <http://consumer.blog.state.ma.us/blog> and follow us at www.twitter.com/Mass_Consumer