

State Consumer Protection Resources

Need
Answers?



One-Stop Resource for State



If you think someone is being hurt or is in danger, call 911 immediately. If you believe abuse, neglect, or financial exploitation may be occurring contact the Department of Human Services office, Area Agency on Aging, your local county developmental disability or mental health office in your area or your local law enforcement. The DHS website lists all the local office phone numbers and information about vulnerable adult elder abuse.

Call toll-free in Oregon: 800-232-3020
<http://www.oregon.gov/DHS>
(click on abuse and neglect on the right side)

Consumer Protection Services



Long Term Care Ombudsman

Certified Long-Term Care Ombudsman volunteers advocate for the rights and dignity of 43,000 Oregon residents of licensed long-term care facilities. An Ombudsman advocates on behalf of the resident.

Call toll-free in Oregon: 800-522-2602
www.oregon.gov/LTCO



Oregon Insurance Division

The Oregon Insurance Division protects consumers by regulating the insurance industry. The division's consumer advocates, for example, help Oregonians understand insurance and resolve complaints against insurers or agents. The division also licenses insurance companies and agents, makes sure insurance companies are financially

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sound, reviews policies for consumer protections, approves some insurance rates, and investigates potential violations of insurance law by companies and agents.

Call toll-free in Oregon: 888-877-4894
www.insurance.oregon.gov

Oregon Division of Finance and Corporate Securities

The Oregon Division of Finance and Corporate Securities provides consumers with unbiased information to help make sound financial decisions on topics such as investments, mortgages, loans (title and payday), pawns, and prepaid funeral services, and can verify the licensing or registration of those who provide these services. The division also investigates individuals and companies that may be in violation of securities or mortgage laws, and can provide assistance in the prevention of financial fraud and identity theft.

Call toll-free in Oregon: 866-814-9710
Email: dcbs.dfcsmail@state.or.us
www.dfcs.oregon.gov
www.foreclosurehelp.oregon.gov

Consumer Protection Services



Senior Health Insurance Benefits Assistance (SHIBA)

SHIBA is a federal/state program that provides free and unbiased advice to people with Medicare and their families. Certified SHIBA volunteers provide personalized counseling to help beneficiaries make informed decisions about their insurance choices. SHIBA helps with Medicare billing issues, benefit appeals, applying for Part D extra help and Medicare Savings Programs, and reporting Medicare fraud.

Call toll free 800-722-4134

www.oregonshiba.org



CONSTRUCTION
CONTRACTORS
BOARD

Construction Contractors Board

The Construction Contractors Board protects the public's interest relating to improvements to real property. The

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Board regulates construction contractors and promotes a competitive business environment through education, contractor licensing, dispute resolution, and law enforcement.

Homeowners are encouraged to verify that a contractor is actively licensed, by calling the agency or going to our consumer website before asking anyone to give you a bid, or entering into a contract on a building, repair or remodeling project.

Call: 503-378-4621

www.hirealicensedcontractor.com

ADRC

Aging and Disability
Resource Connection

— of OREGON —

ADRC

The Aging and Disability Resource Connection of Oregon (ADRC) is available to connect seniors and people with disabilities, their families and caregivers with information to help with choices about care and resources. Staff can help with long term care living options, family and

Consumer Protection Services

caregiver support, resources to stay healthy, in home services and more.

Call toll-free in Oregon: 855-ORE-ADRC
(673-2372)

www.ADRCoforegon.org

Oregon Department of Justice

Visit the Oregon Department of Justice website at www.oregonconsumer.gov to:

(1) file a complaint about a business, (2) find information on how to protect yourself from scams and fraud, (3) sign up for notifications of emerging scams, fraud and other consumer threats as they arise, and (4) search the Department's database of consumer complaints.

If you have a specific question about a consumer-related issue or would like to file a complaint against a business, contact the Department's Consumer Hotline at 1-877-877-9392 from 8:30 a.m. to 4:30 p.m., or complete an Consumer Complaint Form online at <http://tinyurl.com/ORcomplaintform>.

Call toll-free in Oregon: 877-877-9392
www.oregonconsumer.gov

Email: help@oregonconsumer.gov

Other Resources



Senior Medicare Patrol

Billions of dollars are lost from the Medicare system every year due to health care fraud, waste, errors and abuse. Senior Medicare Patrol (SMP) volunteers educate Medicare beneficiaries about how to protect their Medicare ID, identify and report errors on medical bills, and report suspected health care fraud, waste or abuse.

Call toll-free in Oregon: 855-ORE-ADRC
(1-855-673-2372)



211 info has free information about more than 5,000 health, community, and social services in Oregon that can help.

Call 211.

www.211info.org

Federal agencies

- **The Federal Trade Commission**

The mission of the Federal Trade Commission, the nation's consumer protection agency, is to prevent business practices that are anticompetitive or deceptive or unfair to consumers; to enhance informed consumer choice and public understanding of the competitive process; and to accomplish this without unduly burdening legitimate business activity.

1-877-FTC-HELP (382-4357);
9:00 am to 8:00 pm Eastern Standard Time, Monday through Friday
Identity Theft Helpline: 1-877-ID-THEFT
(1-877-438-4338)

Spam email

Forward unsolicited commercial email (spam), including phishing messages, directly to the FTC at spam@uce.gov. These messages will be stored in a database law enforcement agencies use in their investigations.

www.ftc.gov

Other Resources

- **The Consumer Financial Protection Bureau**

The CFPB is focused on making the consumer financial markets work for families by empowering consumers to take more control over their financial lives.

1-855-411-CFPB (2372) or
Español (855) 411-CFPB (2372)

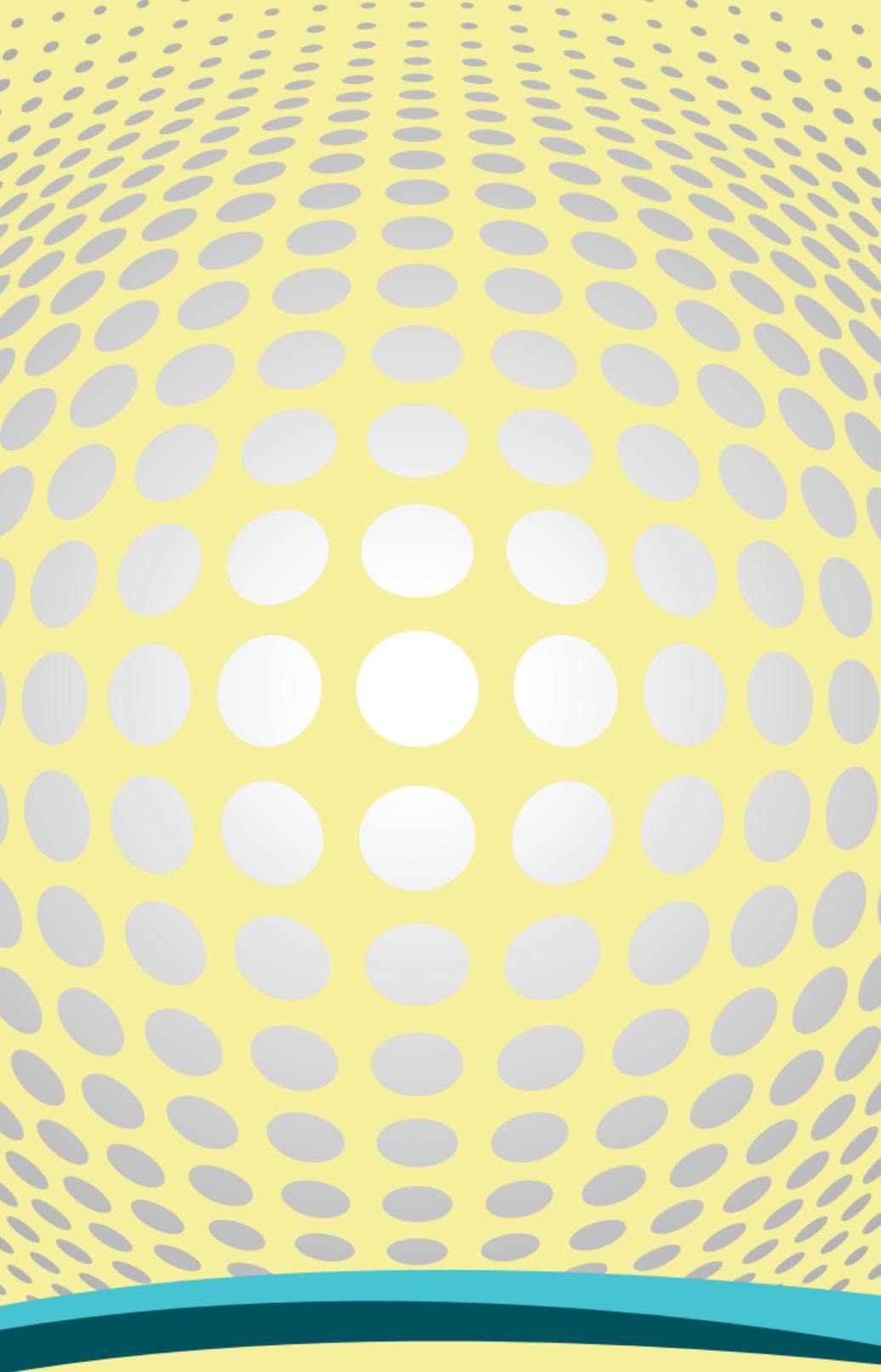
- **U.S Department of Housing & Urban Development (HUD)**

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market, to bolster the economy, and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business.

Portland Field Office: 1- 971-222-2600
Email: *OR_Webmanager@hud.gov*
www.hud.gov



Notes:



This document can be provided upon request in alternative formats for individuals with disabilities. Other formats may include (but are not limited to) large print, Braille, audio recordings, Web-based communications and other electronic formats. E-mail heidi.behm@state.or.us, or call 971-673-0174 (voice) or 971-673-0372 (TTY) to arrange for the alternative format that will work best for you.