



Federal Communications Commission
Webinar: What Older Americans Should Know About Scams,
Robocalls, and Accessible Communications
1:00 pm - 2:00 pm EDT

During this webinar, please email your questions to:
livequestions@fcc.gov
or via Twitter using the hashtag #FCCLive



May 22, 2017

WEBINAR: What Older Americans should know about scams, robocalls, and accessible communications

Benefits of Aging Out Loud – Online!



- Know Your Rights
- Strive for Wellness
- Stay Engaged
- Explore New Things

Overview

- **Scams** – Diana Coho, CGB, Consumer Affairs and Outreach Division
- **Robocalls** – Anthony Butler, CGB, Consumer Affairs and Outreach Division
- **Benefits of Telehealth** – Dr. Chris Gibbons, Chief Health Innovation Advisor
- **Communications Accessibility** – Susan Bahr, CGB, Disability Rights Office
 - Hearing Aid Compatibility (HAC)
 - Telecommunications Relay Service (TRS)
 - Emergency Access
 - Closed Captioning
 - Video Description
 - Use of E-Mail, Texting and Browsers
- **Q & A** – livequestions@fcc.gov or **#FCCLive**

Scams – Utility Calls

- Watch out for callers pretending to be utility company employees claiming a balance is due and demanding immediate payment with:
 - Pre-paid Debit Cards
 - Credit Cards
 - Gift Cards
- Caller states that immediate payment will ensure that the consumer's service will not be disconnected.
- Spoofed numbers may appear on a victim's caller ID making it look like a legitimate call.

Scams – Financial

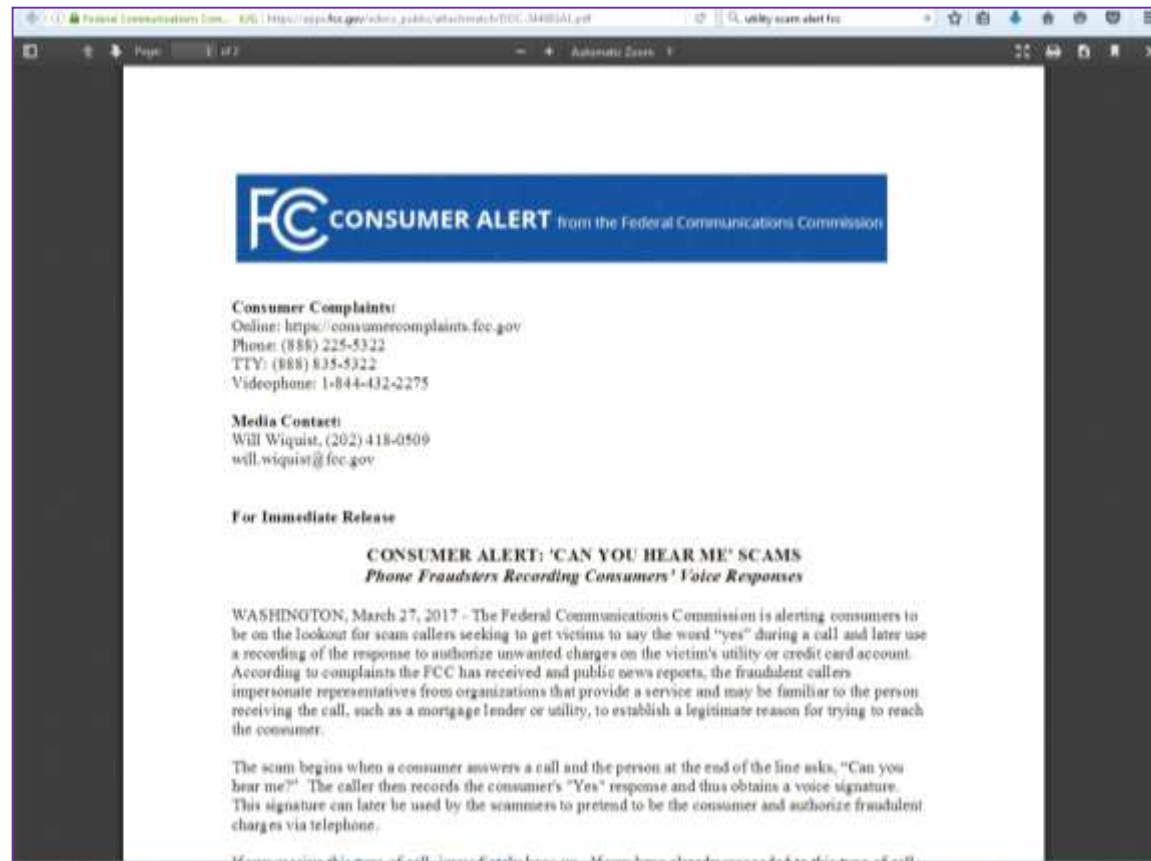
- Callers falsely offer:
 - Lower credit card payments
 - Reduced interest rates
 - Credit card debt relief
 - Improved credit scores
- Callers may falsely claim to be monitoring the consumer's credit or loan payment history.



Scams - “Can You Hear Me?”

- A consumer answers a call and the person at the end of the line asks, “Can you hear me?”
 - Fraudulent callers impersonate representatives from organizations that may be familiar to the person receiving the call, such as a mortgage lender or utility.
- The caller then records the consumer's "Yes" response and thus obtains a voice signature.
- Scammers may attempt to use this voice signature later to pretend to be the consumer and authorize fraudulent charges via telephone.

FCC Consumer Alerts



Scams – Possible Harm to Victims

- Callers illegally request credit card numbers or personally identifiable information in false attempts to “help”
 - May threaten, harass, or intimidate victims
- Scammers attempt to use the account information to make unauthorized purchases or fraudulently access funds



How to Avoid Scams

- If you are unsure whether a caller is legitimate, hang up immediately. You can also:
 - Look up the company's phone number on your recent statement or their legitimate website
 - Contact the company through an official number, web form or email address to see if they called you
 - By initiating the communication yourself, you can verify that the request for payment is legitimate.
- Ignore prompts to press a button to disconnect a call or stop receiving future calls
 - These tricks can identify – then target - live respondents
- **Take Notes** – date, time, caller ID, what the caller said

How to Report Possible Scams

- Anyone who believes they have been targeted by a scam should immediately report the incident to:
 - Local police
 - The Federal Trade Commission's Complaint Assistant: www.ftccomplaintassistant.gov
 - The Consumer Financial Protection Bureau's Complaint Page: www.consumerfinance.gov/complaint
 - The FCC's Consumer Help Center: www.fcc.gov/consumers
- If a scammer claims to represent a legitimate financial institution, inform that company as well.

More Information for Consumers

Consumer Help Center: <https://www.fcc.gov/consumers>



Toll-Free Voice:

1-888-CALL FCC (225-5322)

Toll-Free TTY:

1-888-TELL FCC (835-5322)

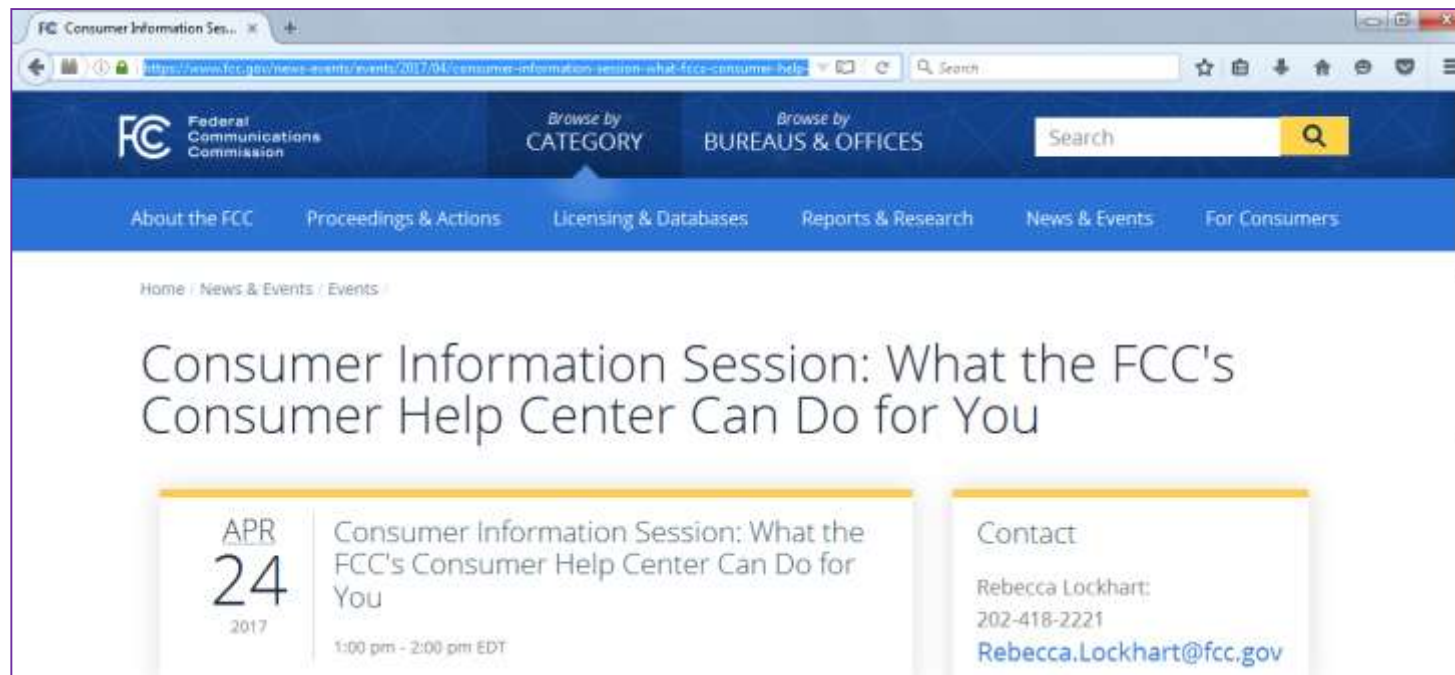
ASL Videophone:

1-844-4-FCC-ASL (432-2275)

202-810-0444

Archived Webinar – April 24, 2017

<https://www.fcc.gov/news-events/events/2017/04/consumer-information-session-what-fccs-consumer-help-center-can-do-you>





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What Are Robocalls?

- Robocalls are calls that are made with an autodialer or where the content is presented by an artificial or prerecorded voice. Robocalls include autodialed text messages to wireless numbers.
- The Telephone Consumer Protection Act (TCPA) and Federal Communications Commission (FCC) rules limit many types of Robocalls, though some calls are permissible if prior consent is given. Rules differ depending on whether the robocalls goes to a landline or a wireless phone.

Restrictions on Landline and Wireless Robocalls

- Landline: Calls to landline phones using an artificial or prerecorded voice to deliver a *telemarketing message* are unlawful without the prior express *written* consent of the called party, unless the call:
 - Is made for emergency purposes; or
 - Is made by or on behalf of a tax-exempt nonprofit organization
- Wireless: Calls to wireless phones using an autodialer or a prerecorded or artificial voice (including live calls, prerecorded or artificial voice messages, and autodialed text messages) are prohibited, subject to the following exemptions:
 - Calls made for emergency purposes; or
 - Calls made with the prior express consent of the called party

Restrictions on Landline and Wireless Robocalls (cont.)

- This broad prohibition applies regardless of the call's content.
- Consent must be in writing for telemarketing calls. Consent can be oral or written for non-telemarketing calls.

Government Involvement with Robocalls

- The FCC works with both Federal and State government agencies when it comes to Robocalls.
- Both the FCC and the FTC take an active role with Robocalls. The FCC has implemented rules under the TCPA and takes enforcement actions through financial forfeitures. The FTC enforces its Telemarketing Sales Rule through court actions.

Prior Express Consent

- Consumers who have previously consented to Robocalls may revoke that consent at any time and through reasonable means.
- The burden is on the caller to prove that it obtained the necessary prior express consent.
- Where prior express consent is required, callers must ensure that they have valid consent at the time the call is made.

Consumer Consent Exemptions Under TCPA Rules

- Certain financial and healthcare-related calls, which the caller must ensure do not result in a charge to the recipient, are exempted from the TCPA's consumer consent requirements.

Consumer Consent Exemptions Under TCPA Rules (cont.)

- Financial Calls about: (1) transactions that suggest fraud or identity theft; (2) breach of personal information; (3) steps to prevent or remedy harm from breach; (4) actions regarding money transfers.
 - Under this exemption, financial calls are limited to three messages (voice or text) per event over a three-day period for an affected account.
- HIPPA-covered Healthcare Calls about: (1) appointments and exam confirmations and reminders; (2) wellness checkups; (3) hospital pre-registration instructions; (4) pre-operative instructions; (5) lab results; (6) post-discharge follow-ups; (7) prescription notifications; (8) home healthcare instructions.

Consumer Consent Exemptions Under TCPA Rules (cont.)

- Under this exemption healthcare-related calls are limited to one message (voice or text) per day, up to a maximum of three per week from a specific healthcare Provider.

Autodialed calls that are permitted under FCC's TCPA rules

- Autodialed or prerecorded informational messages to landlines are permissible without prior written consent. However, autodialed or prerecorded informational calls to wireless numbers require prior express verbal or written consent.
- Market research or polling calls to residential wireline numbers are not restricted by TCPA rules, nor are calls on behalf of tax-exempt non-profit groups.

Political Robocalls

- Political calls that are autodialed or to landline telephones are not prohibited, so long as they adhere to the following identification requirements for artificial and prerecorded voice messages.
- All artificial and prerecorded voice messages – both landline and wireless, and regardless of content – must state clearly, at the beginning of the message, the identity of the business, individual, or other entity that is responsible for initiating the call.

Political Robocalls (cont.)

- If a business or other corporate entity is responsible for the calls, the prerecorded voice message must contain that entity's official business name (the name registered with the State Corporation Commission or other regulatory authority).
- In addition, the telephone number of such business, individual, or other entity must be provided either during or after the prerecorded voice message.

National Do-Not-Call Registry

- Pursuant to its authority under the Telephone Consumer Protection Act (TCPA), the FCC established, together with the Federal Trade Commission (FTC), a National Do-Not-Call Registry.
- The Registry is nationwide in scope, applies to all telemarketers (with the exception of certain non-profit organizations), and covers both interstate and intrastate telemarketing calls. Commercial telemarketers are not allowed to call you if your number is on the Registry.
- You can register your phone numbers for free, and they will remain on the list until you remove them or discontinue service. There is no need to re-register numbers.

How can you stop or reduce the number of Robocalls you receive?

1. Add your number to the National Do-Not-Call Registry. (Non-telemarketing robocalls are not restricted by the DNC Registry.)

Do-Not-Call Registry: **1-888-382-1222**

2. Opt out of receiving additional telemarketing Robocalls immediately during a prerecorded telemarketing call through an automated menu, or by asking the live representative not to call.

How can you stop or reduce the number of Robocalls you receive? (cont.)

3. Contact your landline or wireless service providers to see what call blocking options they have available to you.
4. Do not answer the phone if the Caller ID shows a call from an unfamiliar number and you're not expecting such a call. Answering a Robocall can confirm for the caller that your number is worth calling, and your number may then be sold to other Robocallers.

More Information for Consumers

Consumer Help Center: <https://www.fcc.gov/consumers>



Toll-Free Voice:

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Communications for People with Hearing, Vision or Cognitive Loss

- Hearing Aid Compatibility (HAC)
- Telecommunications Relay Service (TRS)
- Emergency Access
- Closed Captioning
- Video Description
- Use of E-Mail, Texting and Browsers
- How to Contact the FCC Disability Rights Office (DRO)

Hearing Aid Compatibility (HAC)

- HAC rules make it easier for people with hearing aids, and people with hearing loss who do not use hearing aids, to use:
 - Cell phones
 - Landline telephones

Hearing Aid Compatibility – Cell Phones



- To use a cell phone with a hearing aid, be sure they're both hearing aid compatible.
- Not all cell phones are hearing aid compatible.
- Before buying a cell phone or hearing aid, find out the M and T ratings for the cell phone and the hearing aid.
- The cell phone should have ratings like M3 or M4, and T3 or T4. The hearing aid should have ratings like M2 and T2 (or better). The higher the number, the better the sound should be.

Hearing Aid Compatibility – Cell Phones

- The M rating is for when you hold the cell phone up to your ear and listen the usual way.
- The T rating is for use only if your hearing aid has a telecoil.
 - With a telecoil, the sound from the phone call goes directly from the cell phone to the telecoil in the hearing aid, rather than coming out of the speaker on the cell phone.
- The M and T ratings will appear on the packaging of the cell phone or in the instruction manual.

Hearing Aid Compatibility – Cell Phones

- If you are purchasing a cell phone from the cell phone service provider, ask to try out the phone with your hearing aid in the store. Try before you buy!
- For more information, see www.fcc.gov/consumers/guides/hearing-aid-compatibility-wireline-and-wireless-telephones

Hearing Aid Compatibility – Landline Telephones

- Landline telephones
 - All are hearing aid compatible.
 - They work when you hold the handset up to your ear or the telecoil in the hearing aid (if there is one).
 - Don't have M and T ratings.
 - Must have volume control.
- If you use a landline telephone and think you would benefit from an even louder telephone, consider getting an “amplified telephone.”

Telecommunications Relay Services (TRS)

- TRS:
 - Enables telephone users and people who are deaf, hard of hearing, deaf-blind, or have a speech disability
 - To communicate with each other
 - Through the use of “communications assistants” – who make the communication accessible (such as by converting speech to text, or speech to American Sign Language).
- You pay for the phone call but not for the communications assistant.
- Available 24/7.
- No limits on the length or number of calls.

Telecommunications Relay Services (TRS)



Telecommunications Relay Services (TRS)

- There are many types of TRS
 - Text-to-Voice (“traditional TRS” uses a TTY (text telephone) and a landline phone; or Internet Protocol (IP) Relay uses a computer and the Internet)
 - May be useful to a deaf-blind person who has a Braille display
 - Video Relay Service (VRS) - for sign language users, using the Internet
 - May be useful to a deaf-blind person who has sufficient sight to use sign language
 - Speech-to-Speech – for people with speech disabilities
 - Captioned telephone service (CTS) and IP CTS – for people who communicate using their voices but have difficulty hearing on the telephone, even when using other available assistive technologies

Telecommunications Relay Services (TRS)

- To get started using such services,
 - Contact your state equipment distribution program.
tedpa.org/resources/
 - Contact your state relay service program.
www.fcc.gov/general/telecommunications-relay-services-directory
 - If you are considering CTS or IP CTS, ask your audiologist or state equipment distribution program whether another assistive technology may better serve your needs.

Telecommunications Relay Services (TRS)

- Get more information online about TRS at www.fcc.gov/consumers/guides/telecommunications-relay-service-trs

Emergency Access

- Contacting 911
 - Always contact 911 by making a voice call, if you can.
 - If you are deaf, hard of hearing, or have a speech disability, text-to-911 may be useful if it is available in your area.
 - Only about 700 out of 5800 emergency call centers have deployed text-to-911.
 - Use this link and the contact information to determine what service is available in your area: www.fcc.gov/text-to-911

Emergency Access

- If you attempt to send a text to 911 where the service is not yet available, all cell phone companies and other text messaging providers must send an automatic "bounce-back" message that will advise you to contact emergency services by another means, such as making a voice call or using TRS.
- If text-to-911 is not available, use whatever communications means you use now (for example, voice, TTY or relay services).

Emergency Access

- To make emergency information more accessible to and usable by television viewers with cognitive disabilities, the FCC encourages video programming providers and distributors to:
 - Provide content in plain and understandable English.
 - Include easy-to understand instructions, e.g., directing people to “shelter-in-place,” or “take cover immediately.”
 - Provide content through multiple means, such as by providing aural descriptions of maps, charts, and other pictorial information.
 - Avoid scrolling information unrelated to the emergency during the broadcast of emergency information.

Emergency Access

- Additional information about emergency access for people who are blind, deaf, hard of hearing, or have cognitive disabilities is available at:
www.fcc.gov/cognitive-disabilities and
www.fcc.gov/cgb/consumerfacts/emergencyvideo.pdf

Closed Captioning

- The FCC's closed captioning rules address:
 - The number of programs that must have closed captioning
 - Quality standards

Closed Captioning

- The number of programs that must have closed captioning:
 - 100% of all new TV programming must be captioned.
 - Only 75% of some older programming needs to be captioned.
 - Programs shown on the Internet after they were shown on TV with captions must be captioned.
 - BUT some programs or channels are exempt from these requirements – e.g., a television program showing a local high school parade may be exempt under certain circumstances.

Closed Captioning

- Caption quality standards – To the fullest extent possible, captions must be:
 - **Accurate:** Reflect the dialogue and sounds, and identify speakers
 - **Synchronous:** Correspond accurately with the dialogue and sounds, and at a speed that can be read by viewers
 - **Complete:** Run from the beginning to the end of the program
 - **Correctly Placed:** May not cover up other important on-screen information – e.g., character faces, text, graphics, or other information essential to the understanding of a program's content.

Closed Captioning

- If you have complaints about closed captioning on TV,
 - You can contact the video programming distributor (VPD) – such as your cable company, your satellite service provider or an over-the-air broadcast station.
 - Contact information can be obtained through the FCC’s VPD Registry link at www.fcc.gov/consumers/guides/closed-captioning-television
 - If possible, contact the VPD while the program is still on the air.
 - You can file a complaint with the FCC at www.fcc.gov/complaints by selecting “Access for People with Disabilities,” then “Closed Captioning.”

Video Description

- Video Description
 - Narratives provided during natural pauses in a television program
 - Helps people who are blind or visually impaired understand program content
- Provided through the secondary audio channel



Video Description

- Requirements:
 - 4 hours of prime time or children's programming per week
 - Expansion to 7 hours per week authorized
 - 4 national broadcast networks in cities with largest populations (top markets)
 - Expansion to all markets over several years authorized
 - Top 5 cable channels (based on ratings every 3 years)
 - Currently: USA, Disney Channel, TNT, TBS and History Channel
- More information: www.fcc.gov/consumers/guides/video-description and www.fcc.gov/general/video-description

Use of E-Mail, Texting and Browsers

- In general,
 - Electronic messaging services (such as e-mail and text messaging) and equipment used for these services (such as computers and smartphones)
 - Must be accessible to and usable by individuals with disabilities (such as those who are blind or visually impaired), unless doing so is not achievable with reasonable difficulty or expense.
- Internet browsers built into mobile phones also must be accessible to and usable by individuals who are blind or visually impaired, unless doing so is not achievable.

Use of E-Mail, Texting and Browsers

- If not achievable, these products and services must be compatible with other devices or specialized equipment (such as refreshable Braille displays, visual signaling devices, and magnifiers) commonly used by individuals with disabilities, unless such compatibility is not achievable.
- Questions? Contact the FCC Disability Rights Office.

How to Contact the FCC Disability Rights Office (DRO)

- Contact FCC DRO at:
 - DRO@fcc.gov (e-mail)
 - 202-418-2517 (voice)
 - 888-835-5322 (TTY)
 - 844-432-2275 (American Sign Language videophone)
- Visit the FCC Disability Rights Office webpage: www.fcc.gov/disability
- Subscribe to AccessInfo: www.fcc.gov/general/join-accessinfo-email-list



Consumer Help Center: www.fcc.gov/consumers
Consumer Complaint Portal: www.consumercomplaints.fcc.gov
FCC Consumer Support Line: 888.CALL.FCC

FCC Disability Rights Office:
www.fcc.gov/disability
E-mail: DRO@fcc.gov
Voice: 202-418-2517
TTY: 888-835-5322

Individuals who are deaf or hard of hearing and use American Sign Language (ASL) and video relay service can contact the FCC via videophone by dialing:
844-432-2275

Archived webinar will be online available at:
www.fcc.gov/events (search by date)
www.fcc.gov/outreach

For further FCC outreach questions:
outreach@fcc.gov