

Watch for this Red (double) Cross

Also:

- Generic pill pushers
- Tap-water dangers
- Medication errors

Ask David Horowitz

By David Horowitz

THERE'S A NEW SCAM targeting military families: While a member of the military is on duty, their next of kin gets a phone call from someone claiming to be from the Red Cross. The imposter says he or she needs personal information to process paperwork for a hospital transfer.

The scam preys on the shock and confusion caused by hearing a loved one has been wounded. The thieves try to get as much money as they can, and may continue to shake down the family until the soldier returns.

Be aware that the American Red Cross never contacts military families in this manner. In the event of the injury or death of an active soldier, the contact always comes from a recognized military official.

People on active duty can become ripe targets for identity thieves. Stay aware of these scams to help protect the safety and financial well-being of military personnel and their families. You can help protect loved ones serving our country by subscribing to a comprehensive identity-protection service that offers both monitoring and recovery.

Note: Costco offers members a credit report and monitoring service through Identity Guard®, which includes a 3-in-1 credit report, three-bureau credit monitoring and alerts, a monthly credit report and score, and online tools and resources. For more information, visit costco.com and enter "credit reports" in the Search box.—Ed.

Generic-pill pushers

To cut costs for prescription drugs, some medical plans now pay doctors \$100 each time they switch a patient from a brand-name drug.

The Massachusetts Legislature's Joint Committee on Public Health says it wants to ban such drug-switching incentive payments to doctors, stating that if there's a direct financial incentive for a physician to prescribe a certain generic drug, "we cannot really trust that [doctor's] decision."

The American Medical Association states that accepting payment for switching a patient from a brand name to a generic could be a violation of accepted practices.

Tap-water dangers

The warning "Never drink hot water from the tap" sounds like an advertisement for bottled water. However, environmental scientists say it's a legitimate concern: Hot water dissolves contaminants more quickly than cold water does, and many pipes contain lead that can leach into water. The Environmental Protection Agency (EPA) says that older homes are more likely to have lead pipes and fixtures, but even newer plumbing advertised as lead-free can still contain as much as 8 percent lead.

A 2002 study, published in the *Journal of Environmental Health*, found that tap water represents 14 to 20 percent of total lead exposure. To minimize risk, the EPA says cold tap water should always be used for preparing baby formula, cooking and drinking. Boiling water does not remove lead, and can actually increase its concentration.

Avoiding medication errors

If you're going to be hospitalized, here are some important tips to help reduce the risk of a medication error.

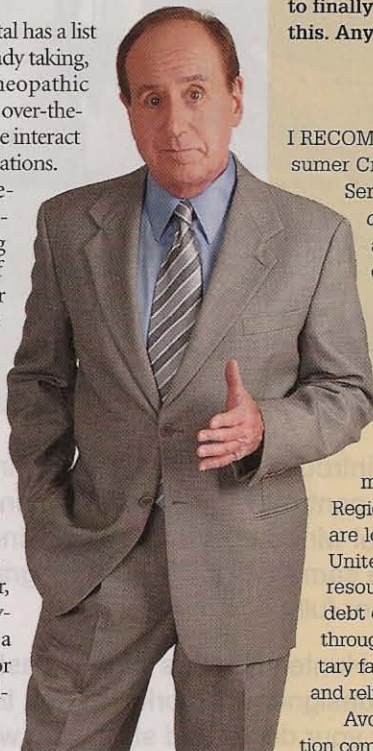
■ Ask questions! "Why is this treatment being given? What is the medication, and why is it being prescribed?"

■ Make sure the hospital has a list of medications you are already taking, including herbal or homeopathic remedies, supplements and over-the-counter drugs. Many of these interact negatively with other medications.

■ Make sure the caregiver confirms your identity before administering medication or treatment. If you have a bar code on your patient wristband, be sure it's checked every time.

■ If you have no relative or friend with you, consider hiring a patient advocate or private nurse to be watchful during key periods of a hospitalization.

■ Make sure your hospitalization is being overseen by one particular doctor, whether that's your primary-care doctor, a specialist or a hospitalist, which is a doctor who cares only for hospitalized patients. [E]



AMY CANTRELL

David Horowitz is a leading consumer advocate. His "Fight Back!" commentaries are heard daily on the Jones Radio Network. For stations and times, check the radio page at www.fightback.com.

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WE WERE making good progress paying off our debts until my husband lost his job and was out of work for one year. We got by on credit, and the debt got out of hand. Five years later we still haven't caught up. We have around \$80,000 in unsecured debt. Our combined income is around \$170,000, and we have three kids. We can make only minimum payments, and we need at least one active credit card for business purposes. We've been able to maintain a relatively good credit score, but we need the help of a credit adviser to finally get a handle on this. Any recommendations?

Kay
Houston, Texas

I RECOMMEND the Consumer Credit Counseling Service (CCCS; www.cccsatl.org). It's a national nonprofit organization that provides confidential financial guidance, free consumer credit counseling services, educational resources and debt management assistance.

Regional CCCS offices are located across the United States. Another resource is nonprofit debt counseling offered through credit unions, military family service centers and religious organizations.

Avoid debt consolidation companies that require heavy upfront fees and can actually sink you into further trouble through their unscrupulous practices.

Do you have a question for David?

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