

# Advisory Committee on Consumer Protection

## Meeting Minutes

March 26, 2024 - 8:30 a.m.

*Virtual*

### **MEMBERS PRESENT:**

Phillip Robinson, Ingmar Goldson, Savitri Taneja, Ira Rheingold, Aemish Rao, Lesley MacDonald, Linda Perlman

### **OCP STAFF PRESENT:**

Brittany Freeman, Maurice Valentine

### **CALL TO ORDER AND ADOPTION OF AGENDA**

The meeting was called to order by Ira Rheingold. Phillip Robinson moved to adopt the agenda. Savitri Taneja seconded the motion. The vote was unanimous.

### **APPROVAL OF THE FEBRUARY MEETING MINUTES**

The Committee reviewed and approved the minutes. Phillip Robinson moved to approve the meeting minutes. Savitri Taneja seconded the motion. The vote was unanimous.

### **NEW BUSINESS**

- Delegate Lesley Lopez gave the Committee guidance on what's happening in general assembly this session and a guide to the future of what this Committee can do long term to help Delegation as an extension of OCP.
  - Delegate Lopez gave her view on consumer protection during the legislative session. She has bills about medical debt and student loan debt which have been her particular areas of focus. She also alerted the Committee about the topic of data protection.
  - Delegate Lopez discussed House Bill 328. This bill modifies the required components of acute care and chronic care hospital financial assistance policies by prohibiting hospitals from considering household monetary assets in determining eligibility for free and reduced-cost care and removing the requirement that the provision of reduced-cost care or payment plans be in accordance with the mission and service area of the hospital. This bill passed the House with bipartisan support and the hearing in the Senate was last week. It awaits its fate in Senate finance.
  - The other portfolio of bills Delegate Lopez works on are for student loan debt. She mentioned the idea of institutional reporting. Currently, it is not required for any colleges or universities to reveal basic student loan debt information. Therefore, we have no idea how much the average borrower owes when they graduate, the average interest rate, or default rate. So, this bill requires reporting and transparency, and is important to introduce to create awareness because student loan debt is a huge economic issue, moral issue, and generational issue, and an issue for older adults who cosign on student loans. Delegate Lopez also works on how our state can better implement and educate people on public service loan forgiveness.
  - In terms of data protection, Delegate Lopez mentioned Delegate Sarah Love's bill that aims for there to be a limit on the type of online personal data that can be collected and requires companies to keep that data secure. It also gives the right to

know what data is being collected, with whom it is being shared, and give the ability to correct the data. Additionally, it would give the option to opt out of having your information sold or used for targeted advertising. It has passed both the House and the Senate.

- Introduction of new committee members - Aemish Rao, Lesley MacDonald, Linda Perlman
- The Committee discussed next steps and areas of focus for 2024, in terms of educating the community, issues we should be working on, etc.
  - More public education session through YouTube videos – Planning for a program on medical debt.
  - Potential topics: data protection, robo calls, scams targeting seniors
  - Continue inviting Delegates to meetings
  - Be more active legislatively – coordinate with OCP
  - Updates to Committee web page
  - Guidance from the office to make sure the Committee doesn't overstep their bounds. Play a more active role when it comes to potential legislation. Brittany Freeman will invite Eric Friedman to join future meeting to discuss.
  - Collaborate with Howard County and other organizations
  - Work on language access for materials
  - Phillip Robinson suggested creating two subcommittees.
    - Phillip Robinson moved motion to create a data analysis subcommittee. Savitri Taneja seconded the motion. The vote was unanimous.
      - *Data Analysis* – Ira Rheingold, Phillip Robinson, Aemish Rao
    - Ingmar Goldson moved motion to create an educational programming subcommittee. Phillip Robinson seconded the motion. The vote was unanimous.
      - *Educational Programming* - Ingmar Goldson, Lesley MacDonald

#### **OFFICE REPORT**

- Brittany Freeman communicated the OCP office report which detailed the hire of a new investigator and an update that the County Council passed OCP's proposed revisions to the towing regulations.

#### **OTHER ANNOUNCEMENTS OR DATES OF IMPORTANCE**

- Brittany Freeman went through upcoming consumer dates of importance, and let the Committee know that if they have any promotional ideas to let her know. She also reminded new members of the required onboarding tasks.
- Maurice Valentine let the Committee know of the BEAR Unit new home seller registration video on OCP's YouTube channel. He also let the Committee know that OCP is working to start a podcast.

#### **NEXT MEETING DATE**

- Tuesday, April 23, 2024, 8:30 a.m. – Virtual.

#### **ADJOURNMENT**

- The meeting was adjourned at 9:29 a.m. by Ira Rheingold.