Chapter 2

An Introduction to Consumer Health
Health Consumerism

- **CAVEAT EMPTOR** – “let the buyer beware”
- **CAVEAT VENDOR** – “let the seller beware”

- **Consumerism** is related to the decisions that one will make in regard to the purchase and use of the available health products and services that will have a direct effect on their health.

- Consumers should be able to trust that information presented by advertisements is accurate and truthful.

- Even with protective laws and agencies, consumers must still be aware, informed, and conscientious about products and services that are promoted through advertisements.
Advantages of Being a Wise Consumer

• Wise consumers save money. They are able to make the best purchase for the least amount of money.

• Wise consumers protect their health. They are not persuaded to buy products and services that are worthless or harmful.

• Wise consumers develop a high level of self-confidence.

• They are able to speak up for their rights if they feel they have been treated unfairly.
Health Consumerism

✓ Consumer Agencies and Laws
✓ Health Care Providers
✓ Alternative Medicine
✓ Skin and Beauty Products
✓ Advertising
Consumer Bill of Rights

Introduced in 1962 by President John F. Kennedy:

- **The right to safety.** Consumers are protected from dangerous products.
- **The right to be informed.** Consumers are protected from misleading advertising.
- **The right to choose.** Consumers have the right to make their own choices.
- **The right to be heard.** Consumers can speak out when they are not satisfied.
President Richard Nixon later added...

- The right to redress. Consumers have the right to have any wrong done to them corrected.
President Gerald Ford later added...

- The right to consumer education.
The Healthcare Consumer Bill of Rights

I. To receive accurate, easily understood information.

II. To choose providers sufficient to ensure access to appropriate high-quality health care.

III. To have access to emergency health care services.

IV. To fully participate in all decisions related to their health care.

V. To expect considerate, respectful care from all members of the health care system.

VI. To communicate with health care providers in confidence and to have the confidentiality of their health care information protected.

VII. To have the right to a fair and efficient process for resolving difference with their health plans, providers, and the institutions that serve them.

VIII. To expect and encourage consumers to assume reasonable responsibilities in regard to their health care. (helps to support a quality, cost-conscious environment.)
What are Some of the Factors that Influence Buying Decisions?

- **Price**  Unit price information on store shelves assist consumers with product comparison.

- **Convenience**  Labor-saving features of products can affect what consumers buy and how much they spend.

- **Family and Friends**  People who are special to us can influence our buying decisions.

- **Quality**  Guarantees and label information can assist the consumer with purchasing decisions.

- **Advertising**  Persuasion techniques used by advertisers can influence consumers to purchase the products.
What is Fraud?

- Intentional perversion of truth for gain.
What are Ways to Recognize Fraudulent Practices or Products?

Fraudulent practices often follow certain patterns. If answers to any of the following questions is yes, be wary of fraud:

1. Does the promoter of the product or service claim to be battling the medical profession, which is supposed to be trying to suppress the wonderful discovery?

2. Does he or she maintain that surgery, x-rays, or medication prescribed by reputable physicians will do more harm than good?

3. Is the remedy sold from door to door by self-styled “health advisor,” or advertised at public lectures?
Ways to Recognize Fraud

4. Is the product promoted in a sensational magazine or by a faith healer’s group?

5. Does the seller use scare tactics, predicting all sorts of harmful consequences if you do not use the product.

6. Is the product or service offered as a “secret remedy”?

7. Does the promoter show testimonials to demonstrate the wonders that the product or service has performed for others?

8. Is the product or service claiming to be good for a vast array of illness, or guaranteed to provide a quick cure?
What is Quackery?

The unintentional promotion of health schemes that are:

- False
- Unproven
- Potentially Dangerous
Characteristics of Quackery

- Frequently support claims with testimonials
- Only interested in selling something
- Exaggerate claims, e.g. quick, miraculous or falsely claim FDA Approval
- May claim organized medicine, government, etc. conspire against them
- Do not identify the experts they quote
Quackery (cont.)

• Do not identify content or ingredients
• Lack recognized credentials in the subject matter
• Use scare tactics or misquote others to make a sale
• Cite sources with questionable reputations or truth
• Claim their product is a new discovery or secret formula or comes only from Europe
• Often sell by mail order only
Who is Most Susceptibility to Fraud or Quackery?

• Over-concern about appearance, health or performance
• Lack of knowledge
• Desire for immediate results
• Desire for convenience
What are the Common Sources of Consumer Information?

- News releases
- Public service media campaigns
- Publications for women
- Publications for families
- Health care providers
- Toll-free hotlines
- Governmental clearinghouse services
- Advertisements via various mediums
What are the Most Common Sources of Misinformation?

- Magazines
- Health store newsletters
- TV infomercials
- **Internet**
DEPRESSED DOGS

PHARMACY

ST. BERNARDS WART

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Agencies that Protect Consumers

- **Better Business Bureau (BBB)** Nonprofit group sponsored by private businesses that provide information on products and services.

- **Consumer Affairs Offices** State, county, and city offices that assist consumers with product and service complaints. They offer a large selection of educational materials.

- **Private Consumer Groups** Individual consumers who work together in support of consumer interests.

- **Media Programs** Help lines for consumer issues provided through television, radio, newspapers, and so forth.

- **Professional Licensing Boards** Assist consumers with issues concerning physicians and dentists.

- **Small-Claims Court** Available locally and deals with claims that are between $100 and $3,000.
What are Some of the Federal Government Agencies that Deal with Health-Related Products and Services?
Taking Action via Agencies

• The Food and Drug Administration (FDA) has the responsibility to regulate foods, drugs, and related products
  – The FDA also offers a variety of services to assist consumers with concerns related to products under its control
    ➢ Consumer Affairs Officers (COAs) are located throughout the U.S. and under the jurisdiction of the FDA
  – Individual states regulate licensing of health professionals and products that do not cross state lines
The Consumer Product Safety Commission (CPSC)

Develops and enforces safety standards for products from household appliances and power tools to toys and children’s sleepwear. The CPSC has the power to ban or order the recall of unacceptably hazardous products. The CPSC also regulates packaging of prescriptions and over-the-counter medicines.

Information is available from the Consumer Product Safety Commissions, Bethesda Maryland 20207.

Web site:  http://www.cpsc.gov
The Consumer Information Center (CIC)

Distributes consumer information published by the federal government.

Free copies of the Catalog of Consumer Information is available from the Consumer Information Center, Pueblo, Colorado, 81009 or by e-mail at catalog.pueblo@gsa.gov

Web site: http://www.clc.gov
The Food and Drug Administration (FDA)

- Created to protect consumers against unsafe and ineffective health products.
- Enforces the Food, Drug, and Cosmetic Act, which bans false and misleading statements on drug labels; requires that active ingredients be listed on labels; demands that all manufactured foods, drugs, and cosmetics be proved safe, and drugs be proved effective before they can be marketed;
- requires that drug labels list side effects; and permits the immediate recall of hazardous drugs.
The FDA (cont.)

- Also judges the safety and effectiveness of certain medical devices, such as x-ray equipment, pacemakers, and artificial heart valves.

- Information is available from the Food and Drug Administration, Rockville, Maryland, 20857.

- Phone: 1-800-532-4440 (in the Washington, D.C., area, please call 301-827-4420)

- Fax: 301-443-9767

- E-Mail: execsec@oc.fda.gov

- Web site: http://www.fda.gov
The Food Safety and Inspection Service (FSIS)

A division of the Department of Agriculture that ensures that meat, poultry, and the products make from them are safe, wholesome, and labeled properly. Provides information and educational materials on food safety and purchasing.

Information available for the Information Division, Food Safety and Inspection Service, Department of Agriculture, Washington, DC 20250.
The Federal Trade Commission (FTC) was established in 1914 to protect citizens from unfair business practices.

Today the FTC protects consumers against injuries that could result from false advertising and unfair selling practices, including the omission of important information from product labels.

Information is available from the Office of the Secretary, Federal Trade Commission, Washington, DC 20580.

Web site: http://www.ftc.gov
The Bureau of Consumer Protection of the Federal Aviation Administration (FAA) handles complaints against airlines.

Information is available from the Bureau of Consumer Protection, Federal Aviation Administration, Washington, DC, 20428.

Web site: http://www.faa.gov
The US Postal Service

Guards the public against the sale of fraudulent products by mail.

Web site: http://www.usps.gov
Steps to Resolve Consumer Problems

1. Identify the problem and a method of resolution.

2. Compile documentation that will substantiate the claim (canceled check, sales receipt, etc.)

3. Attempt to resolve the problem with the individual who sold the product or performed the service.

4. Attempt to resolve the problem with the supervisor or manager.

5. Write a letter to the company president or the director of consumer affairs of the company.

6. Contact a consumer information agency for assistance.
Items to Include in a Consumer Complaint Letter

When it becomes necessary to write a letter of complaint to a company, the letter should include the following:

1. The name and title of the person to whom you are writing
2. The name of the product and serial number or model number, or type of service provided
3. The date and location of the product or service
4. A statement of the problem or complaint
5. A request for a resolution to the problem in a reasonable amount of time
6. The consumer’s address and phone number
Key Points

1. A wise consumer will save time, money, and protect their health.
2. People were not well protected from health scams prior to the “Consumer Bill of Rights” (1962)
3. Fraud and quackery related to health cost consumers millions of dollars each year.
4. There are many agencies that can protect consumers from being “ripped off”.
5. A consumer complaint letter is a great way to “right a wrong”.
