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The Division of Consumer Protection was created in 1967 (Chapter 338, Acts of 1967). The Division is headed by an Assistant Attorney General who is Chief of the Division and Director of Consumer and Investor Affairs. The Division is concerned with the control and regulation of unfair and deceptive trade practices. It is responsible for enforcement of civil remedies through court litigation, administrative hearings, mediation of complaints, and arbitration. The Division also is charged with the responsibility of recommending to the Governor and the General Assembly legislation to protect the public from fraudulent schemes and promotions.

In addition to undertaking its own enforcement activities, where appropriate, the Division reports information concerning violations of laws affecting consumers to other appropriate law enforcement officers. It seeks to assist, develop, and conduct programs of consumer education and information through publications and other materials prepared for the public. The Division undertakes activities to encourage business and industry to maintain high standards of honesty, fair business practices, and public responsibility in the production, promotion, and sales of consumer goods and services (Code Commercial Law Article, secs. 13-101 through 13-501).

#### HEALTH EDUCATION AND ADVOCACY UNIT

Victor Khanna, *Director*

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Within the Division of Consumer Protection, the Health Education and Advocacy Unit was created in 1986 (Chapters 296 and 565, Acts of 1986). The Unit is authorized to implement an educational and advocacy program enabling health-care consumers to make more informed choices in the health marketplace and participate in decisions concerning their health care.

The Unit may help health-care consumers to understand their health-care bills and third party coverage, identify improper billing or coverage determinations, and report such problems to appropriate agencies, insurers, or providers. The Unit may refer concerns raised by health-care consumers to professional, licensing or disciplinary bodies, or to the Commissioner of Consumer Protection, and monitor the progress of those concerns.

With the Department of Health and Mental Hygiene, the Unit works to resolve billing or coverage questions.

The Unit may recommend to governmental officers and agencies measures to promote the interests of health-care consumers in the health marketplace.

Authorization for the Unit continues until June 30, 1990 (Code Commercial Law Article, secs. 13-4A-01 through 13-4A-03).

#### HEALTH CLUB REGISTRATION UNIT

Steven Sakomota-Wengel, *Administrator for Health Club Registration*

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The Health Club Registration Unit was established within the Division of Consumer Protection in 1986. The Division is responsible for the registration and operation of Maryland health clubs (Code Commercial Law Article, secs. 14-12B-01 through 14-12B-08).

#### CONSUMER COUNCIL

*Chairperson:* Paul A. Riecks, 1992

Jennifer Jenkins Dean, 1988; A. Kimbrough Sherman, 1988; Hardev Singh Palta, 1990; Mary Louise Speers, 1990; Melvin A. Myerson, 1992; *three vacancies.*

*Ex officio:* Steven J. Cole, *Chief, Division of Consumer Protection*

Caroline B. Stellmann, *Executive Director*

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Created in 1974 as part of the Division of Consumer Protection, the Consumer Council advises the Division on general goals, undertakes studies and reports, and fosters cooperation among federal, State and local agencies, and private groups (Chapter 609, Acts of 1974).

The Council consists of the Division Chief and nine members appointed by the Governor with the consent of the Senate. Three members represent consumer groups or interests, three represent business groups or interests, and three represent the private sector. Members serve without compensation for staggered terms of six years. The Council has a staff of one (Code Commercial Law Article, sec. 13-202).