



Consumer Protection Overview

Presented By:

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Disclosure Forms and Brochure

- The Disclosure Form is a key consumer protection requirement in Illinois Shines.
- Purpose is to provide customers with clear, consistent information about the Program, the specific offer, and consumer rights.
- The Approved Vendor or Designee must provide a copy of the applicable standard Disclosure Form, with all relevant fields completed, to the customer, including the relevant Informational Brochure attached as the first two pages.
- The Approved Vendor or Designee must provide the completed standard Disclosure Form, and the customer must sign that Disclosure Form, before the customer signs a contract or subscription agreement.
- It is a Program violation for the Disclosure Form to be signed <u>after</u> a contract see here for explanation of when new DF is/is not required.
- See the Disclosure Form Deep Dives here.





Consumer Protection Overview

- The Consumer Protection team investigates consumer complaints and other potential Program violations and enforces requirements laid out in the <u>Consumer Protection</u> <u>Handbook</u> and <u>Program Guidebook</u>.
- When the Consumer Protection Team reaches out to an Approved Vendor regarding a consumer complaint or potential violation, the communication will include:
 - A summary of the alleged issue(s)
 - A deadline to acknowledge receipt of the communication
 - A deadline to respond to the potential violation(s), contact the customer (when necessary), and offer a proposed resolution to the matter
- The Consumer Protection team will take the Approved Vendor's responses, actions taken to resolve consumer complaints and potential violations, and responsiveness into consideration when determining whether to move forward with corrective action, compliance plan, warning letter, or suspension.







Complaints Process

- Public <u>Consumer</u>
 <u>Complaint Report</u>
- Complaints process (deadlines, setting expectations, etc.)

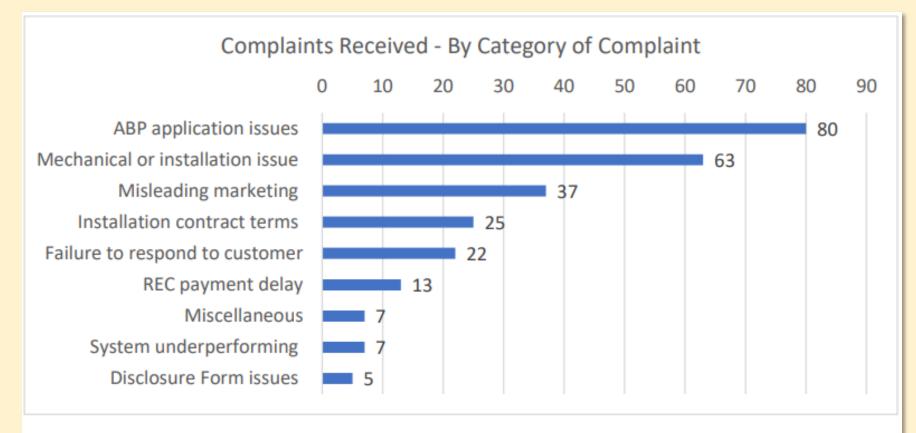


Figure 3: This graph shows the number of complaints received by the Program Administrator for each category in 2022.



Pre-Disciplinary and Disciplinary Processes

- AVs and Designees have a duty to be responsive to Program Administrator inquiries
 - Failure to respond to Program Administrator requests/inquiries within specified deadlines may result in finding of violation of Program requirement regarding responsiveness
- Pre-disciplinary Process
 - Notice of Potential Violation
 - Warning Letter / Appeal
 - Compliance Plan or Corrective Action / Appeal
- Disciplinary Process
 - Suspension / Appeal
 - Reinstatement
- Consequences of Program Violations explained in Consumer Protection Program Violation Response Matrix in the <u>Consumer Protection Handbook</u>
- In many situations, responsiveness to the Program Administrator can help prevent an AV and Designee from advancing through the pre-disciplinary and disciplinary processes







Thank you for watching!

For questions or assistance:

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