

2025

Consumer Advocacy Annual Report

Office of Attorney General Andrea Joy Campbell



Consumer Advocacy Annual Report

A Report of Consumer Complaints

Received in Calendar Year 2025

Massachusetts Attorney General Andrea Joy Campbell's Office



FOREWORD FROM ATTORNEY GENERAL CAMPBELL

As we mark National Consumer Protection Week, we pause to reflect on our shared progress over the past year and renew our commitment to protecting the people of Massachusetts. We remain focused on advancing economic opportunity and consumer justice for all, including our most vulnerable residents. We seek to close gaps in healthcare access, expand access to safe and affordable housing, protect people from unfair or deceptive business practices, and dismantle discriminatory business practices in all of their forms.

This year, we are proud of the Commonwealth's continued leadership in advancing consumer and civil rights protections, including issuing Massachusetts' first-ever guidance on appraisal bias, strengthening efforts to promote fair housing, and taking action to ensure more equitable access to housing opportunities. **We have also implemented new junk fee regulations that increase transparency and protect consumers from hidden costs.**

As the needs of our communities continue to evolve, the Attorney General's Office remains steadfast in strengthening consumer protections, creating economic opportunity, supporting growing business sectors, defending civil rights, and promoting safe, healthy communities for all. Massachusetts remains unwavering in its commitment to protect, uplift, and show up for its residents. Our work does not pause in uncertain times; it becomes even more essential.

Together, we will continue building a Commonwealth where fairness, opportunity, and justice are not ideals, but realities that shape everyday life for every resident.



Andrea Joy Campbell
Attorney General of Massachusetts



CONSUMER ADVOCACY AT THE ATTORNEY GENERAL'S OFFICE

The Attorney General's Office provides direct help to consumers that experience unfair or deceptive business practices in the marketplace. Through dedicated professional staff the AGO helps consumers resolve disputes with landlords, car dealerships, loan servicers, debt collectors, insurance companies, health care providers, and others.

Consumers can file a complaint through our website or call one of our hotlines. Complaints are reviewed and addressed by staff working in divisions across the AGO, including the Consumer Advocacy and Response Division, Insurance and Financial Services Division, Health Care Division, Civil Rights Division, Privacy and Responsible Technology Division and Consumer Protection Division. Within these divisions there are also units with specialized expertise on topics critical to achieving the AGO's strategic goals, including the Student Loan Assistance Unit, Manufactured Housing Unit, Children's Justice Unit, Elder Justice Unit and Civil Gaming Unit.

The AGO also works closely with Local Consumer Programs (LCPs). Unique to Massachusetts, Local Consumer Programs are non-profit and municipal organizations that accept direct referrals from the AGO. These programs help consumers resolve complaints and help the AGO understand the issues impacting consumers in every corner of the state.

Consumer complaints also serve another important purpose. Consumer complaints tell the stories of our constituents and help us craft better lawsuits, policies, and guidance. To every constituent who took the time to complete a consumer complaint form in 2025—thank you.

2025 BY THE NUMBERS

47,214

Consumer Hotline Calls

24,333

Consumer Complaints Received

1,101

Student Loan Complaints
& Requests for Assistance

\$11,142,636

Saved or Recovered Through Individual Assistance

\$187+ Million

in Penalties, Restitution, and Consumer Debt Relief Through Consumer Protection Litigation and Settlements.

TOP 2025 COMPLAINT TRENDS: Healthcare, Housing, and Cars

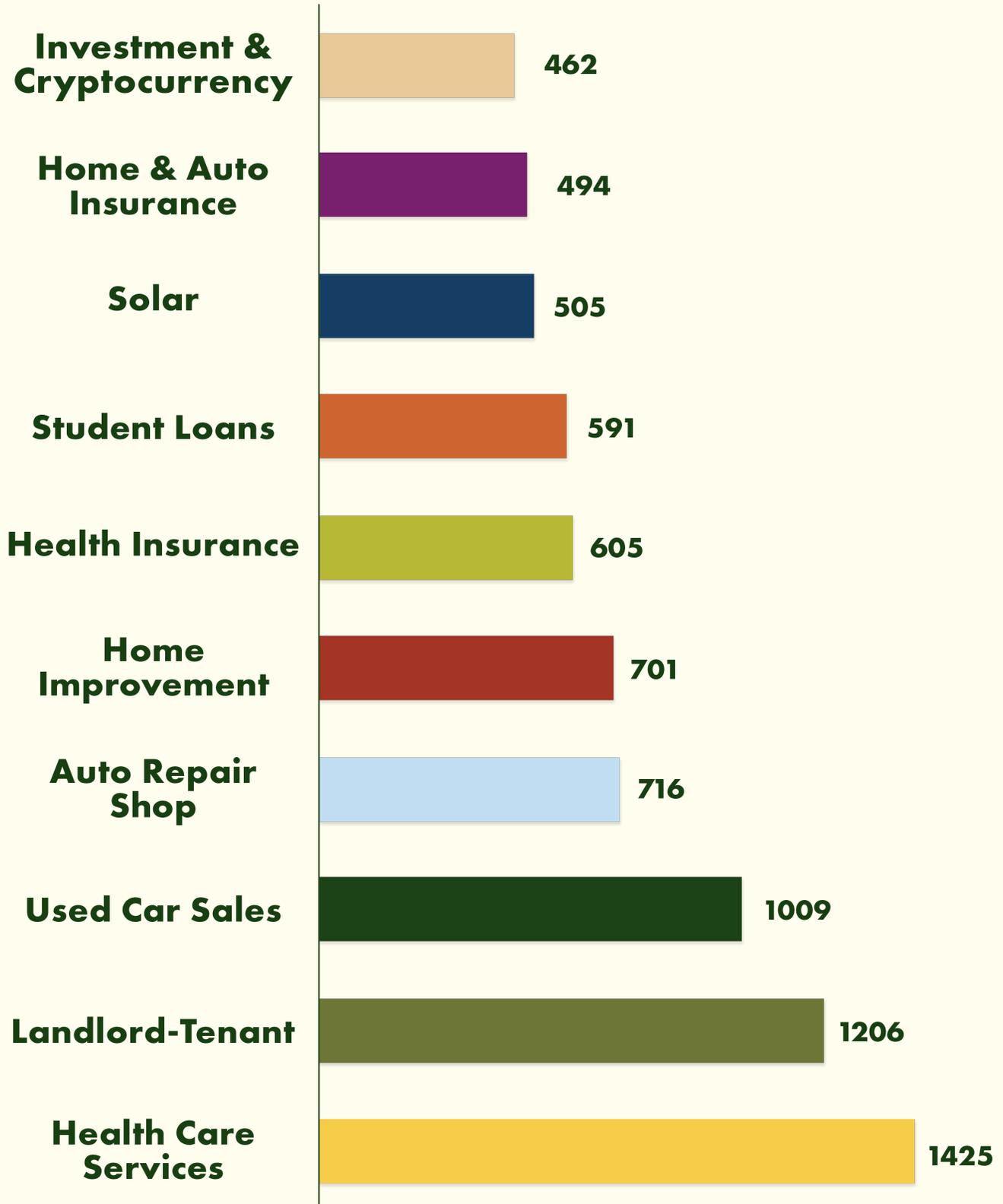
Consumer complaints about health care services were once again the most prevalent complaint received by the Attorney General’s Office, with the AGO receiving **1,425 complaints** in 2025, on par with the **1,402 complaints** received in 2024. The AGO’s Health Care Division continues to receive complaints about unlicensed health insurance providers, medical billing, pharmaceutical prices, urgent care charges, facility fees, ambulance costs, prior authorization, and mental health parity, to name just some of the issues that consumers continue to face.

Landlord-tenant complaints rose sharply from **896 complaints** in 2024 to more than **1,206 complaints** in 2025, a **34% rise**. Recent changes in the laws surrounding eviction sealing and broker fees as well as landlord-tenant guidance issued by the AGO likely contributed to more consumers reaching out to the AGO for help than in prior years.

Complaints related to the sale of used cars also increased, from **927 complaints** in 2024 to **1,009 complaints** in 2025. Consumers continue to report problems with dealers selling “lemons” and difficulty getting repairs made to vehicles within the statutory warranty period.



2025 TOP CONSUMER COMPLAINTS



CONSUMER ISSUE SPOTLIGHT

Avoiding Unlicensed Health Plans

Unlicensed health plans that do not meet Massachusetts standards for insurance coverage may attempt to take advantage of you.

TIPS FOR AVOIDING HEALTH INSURANCE SCAMS:

- Watch out for advertisements that do not provide information about the insurance company offering the plan, including essential details like the company's name and address.
- Beware of sales tactics that push you to buy health insurance immediately. Some examples include:
 - A low monthly price that's only available for a limited time and will expire soon.
 - Asking for personal financial information before giving you the opportunity to decide if the plan is right for you.
 - Refusing to give you any written information about the health plan unless you pay first.
- Pay attention to the type of product that an insurance agent is trying to sell to you. Short-term, supplemental, sharing ministry, or discount plans, may not fit your needs or meet the Massachusetts standards for health insurance coverage or our state requirement that all individuals have health insurance.
- When searching for health insurance plans through MassHealth (the Massachusetts Medicaid program) or the Massachusetts Health Connector ("Health Connector"), look for official website URLs and official Massachusetts government logos, examples of which can be found [here](#).

HOW TO IDENTIFY IF YOU ARE DEALING WITH A SCAM:

- Have you already used your insurance to cover a health care service? Did the insurance plan cover the service the way you were told it would? Check your claims history and verify that everything looks correct.
- Have you received your policy card? Does the information on the card match what you were told when you bought the plan? Fake insurance cards may say a different company name or plan from the one you were sold or may not send you a card at all.
- Who were you told you have insurance through—MassHealth, the Health Connector, or private insurance? Check with your insurer to make sure they have you in their system.
- Ask your healthcare provider to verify your coverage.
- Check with the Division of Insurance to make sure that the agent or insurer is licensed in Massachusetts.



CONVINCED YOU ARE DEALING WITH A SCAM INSURER OR PLAN? HERE'S WHAT TO DO NEXT.

- [File](#) a complaint with the AGO's Health Care Division to report a health insurance scam.
- Contact the Division of Insurance at (617) 521-7794 or file complaint online [here](#).
- If you thought you bought the insurance from the Health Connector, contact the Health Connector at (617) 933-3079, or you can find information about filing a complaint with the Health Connector [here](#).
- If you thought you were receiving coverage from MassHealth, contact the MassHealth Customer Service Department at (800) 841-2900 to verify your coverage.
- If you are experiencing issues with or are being harassed by scam callers, you can contact the Federal Trade Commission's [Do Not Call Registry](#).
- You can also report internet scams to the FBI's [Internet Crime Complaint Center](#).

If you need health insurance coverage, you can learn more about MassHealth by calling (800) 841-2900 or visiting this [website](#). You can learn more about receiving coverage through the Health Connector by calling (877) 623-6765 or visiting this [website](#).

And remember: **ALWAYS ASK QUESTIONS!**

Keep track of everyone you speak to and when you speak to them, ask for a direct phone number, and end a conversation that does not feel right.

CONSUMER ISSUE SPOTLIGHT

Ending Junk Fees with the AGO's Total Price Regulations, 940 CMR 38.04

Effective September 2, 2025, the Attorney General's new regulations end the practice of businesses advertising one price and later surprising consumers with extra fees. The price you see in ads should be the price you pay.

TOTAL PRICE

Total Price means the price a consumer must pay to purchase a product, including all mandatory fees, except for shipping and government fees, like sales tax.

- **The Total Price must be displayed** from the first time a consumer sees the price of a product until checkout, when any shipping and taxes are added as part of the final transaction amount.
- **Optional fees** and other charges that only apply depending on the consumer's preferences may be shown separately. But businesses must tell consumers the fees are optional, and how to avoid them.
- **Businesses may choose to tell customers that the Total Price includes fees**, but the Total Price must be shown most prominently, and the nature and purpose of any fees must be truthfully described.
- **Businesses may not require consumers to provide personal information** before showing the Total Price, except where personal information is necessary to determine whether the product is legal to sell or available to the consumer.

WHAT IS COVERED BY THE TOTAL PRICE REGULATIONS

These regulations apply to advertising, marketing or sales in Massachusetts of products or services for personal, family or household use. Some industries may be subject to certain federal laws or other pricing regulations.

HOW ARE THESE REGULATIONS ENFORCED?

A violation of these regulations is a violation of the Massachusetts Consumer Protection Act, G.L. c. 93A, § 2.

WHERE CAN I FIND MORE INFORMATION?

The full text of these regulations, as well as the Attorney General's guidance, and additional resources for specific industries, can be found [here](#).



CONSUMER ISSUE SPOTLIGHT

More Notice and Easier Cancellation for Auto-Renewing Contracts, 940 CMR 38.05

Effective September 2, 2025, the Attorney General's new regulations give consumers additional protection when they agree to trial offers, subscriptions and other auto-renewing contracts.

WHAT DO THESE REGULATIONS APPLY TO?

These regulations concern contracts that have “negative option features,” where a consumer’s silence or failure to affirmatively cancel are interpreted by the seller as continued acceptance of their offer.

This includes:

- **Subscription Products and Services**, such as television, internet and online streaming, recurring deliveries, gym memberships, book or music clubs, and others; and
- **Trial Offers** that provide free or reduced-price products or services for a limited time before reverting to full price at the end of the trial.

HOW DO THESE REGULATIONS PROTECT CONSUMERS?

These regulations give consumers more control over their auto-renewing products or services. This means:

- **More Information at Sign-Up**, including clear information about how much you will be charged, when you will be charged, and how to cancel;
- **Regular Notice** of existing subscriptions, that tell you when and how much you will be charged, and how to cancel, at least as often as your subscriptions renew; and
- **A Simple Mechanism for Cancellation**, that is at least as easy to access and use as it is to sign-up.

HOW ARE THESE REGULATIONS ENFORCED?

A violation of these regulations is a violation of the Massachusetts Consumer Protection Act, G.L. c. 93A, § 2.

WHERE CAN I FIND MORE INFORMATION?

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CONSUMER ISSUE SPOTLIGHT

SMALL CLAIMS OUTREACH AND UPDATES TEAM (“SCOUT”)

Consumer debt collection cases are one of the largest categories of cases in Massachusetts courts. In many of these cases, big companies sue consumers for debts arising from credit cards, personal loans, or car loans. These companies almost always have lawyers representing them, but the consumers they sue do not. Most of the time, the company suing the consumer is a debt buyer claiming they bought the debt from the original creditor. When debt buyers bring consumers to court, they have to prove that the consumer owed money to the original creditor and that the debt buyer does, in fact, own the debt as they claim. But to raise defenses to the lawsuit, consumers have to show up for their hearing.

In practice, most people who are sued for these kinds of debts in small claims court do not attend their hearing. This can happen for many reasons, including consumers not receiving notice of the hearing because of outdated addresses or language barriers, confusing court papers, and other difficulties like a lack of childcare or work obligations that cannot be missed. Sometimes taking a few hours to come to court means losing a day’s pay. When people miss their hearing, they often automatically lose their case and end up with a judgment requiring them to pay the money the company claims they owe plus interest.

In an effort to encourage people to attend their court date and provide them with helpful information, the Consumer Protection Division of the Attorney General’s Office runs a project called SCOUT (“**S**mall **C**laims **O**utreach and **U**pdates **T**eam”). SCOUT sends letters to consumers in select courts to remind them to attend their court date. SCOUT sends letters to consumers who have upcoming small claims hearings in the Central, Dorchester, Roxbury, and East Boston divisions of the Boston Municipal Court and in Springfield District Court. SCOUT also informs these consumers that they can connect with free legal help through Lawyer-for-the-Day programs. LFD programs can help consumers negotiate settlements, provide legal advice, and represent consumers at their hearing – all free of charge.

Consumers can also call SCOUT to get information about their case. When consumers call in, SCOUT can tell them if their hearing is still scheduled, provide contact information for the creditor and the court, and connect the consumer with free legal resources.

SCOUT 2025 HIGHLIGHTS:



2,633
LETTERS SENT



747
PEOPLE WHO RECEIVED
A LETTER ATTENDED
THEIR HEARING



297
CONSUMERS
WHO ATTENDED
WON THEIR CASE



\$689,811
MONEY CONSUMERS
SAVED BY SHOWING UP
TO COURT

CONSUMER ALERT:

LEGISLATIVE CHANGES TO FEDERAL LOAN REPAYMENT PLANS

Recent legislation makes significant changes to federal student loan repayment options. The new law phases out three income-driven plans (SAVE, PAYE, and ICR) and introduces a new income-driven plan, the Repayment Assistance Plan (RAP) and a new tiered Standard plan. It also limits repayment options for Parent PLUS borrowers.

In many cases, repayment plan access will be limited if borrowers take out or consolidate ANY federal loans on or after July 1, 2026. This date refers to when the loan was disbursed, not the date on which the borrower applied for the loan. For example, if a borrower plans to consolidate and wants to ensure that their loan is disbursed before July 1, 2026, they would need to apply to consolidate by April 1, 2026.

If *all* the borrower's loans were disbursed or consolidated before July 1, 2026, they will be eligible for:

1. A new income-driven repayment plan called RAP, which will be available this summer;
2. A modified version of the IBR plan (without the partial financial hardship requirement); or
3. The existing Standard, Graduated, or Extended plans.

Borrowers in ICR, PAYE, or SAVE will need to switch into one of the plans listed above by July 1, 2028. Many borrowers will have higher payments under IBR and RAP as compared to SAVE or PAYE. Borrowers can [use this chart to estimate their RAP payments](#).

If *any* of the borrower's loans will be disbursed or consolidated on or after July 1, 2026:

- Only two plans will be available: a new Standard plan and RAP.
- The ICR, PAYE, SAVE, IBR, old Standard, Extended, and Graduated plans will not be available.

Limited Parent PLUS Options

Parent PLUS debt is NOT eligible for RAP

- Parent PLUS Loans and Consolidation Loans that included any Parent PLUS Loans are ineligible for RAP.

Parent PLUS Loans will have limited repayment options

- Parent PLUS Loans disbursed *before* July 1, 2026 will only have access to the old Standard, Extended, and Graduated plans.
- Parent PLUS Loans disbursed on or after July 1, 2026 will only have access to the new Standard plan.
- Parent PLUS Loans that are (1) consolidated into a Direct Consolidation Loan before July 1, 2026, and (2) repaid in the ICR plan (for at least one payment) between July 4, 2025 and July 1, 2028 will have access to the IBR plan.

BRIEF WINDOW FOR UNCONSOLIDATED PARENT PLUS LOANS TO GET IDR ACCESS

To access IDR plans, Parent PLUS Loans must be consolidated. Historically, consolidated Parent PLUS Loans could only access one income-driven plan, the ICR plan. However, this plan will be phased out by July 1, 2028. Borrowers with unconsolidated Parent PLUS Loans, can access the IBR plan instead, but only if they:

- Consolidate their Parent PLUS Loans into a Direct Consolidation Loan by June 30, 2026 (they must apply by April 1, 2026 to ensure the consolidation is disbursed by June 30th); and
- Enroll in ICR and make at least one ICR payment at some point between July 4, 2025 and June 30, 2028.

HAZARDS OF BORROWING ANY FEDERAL LOANS ON OR AFTER JULY 1, 2026 FOR PARENT BORROWERS

If borrowers take out a new loan or consolidate *any* federal loans *on or after July 1, 2026*, their Parent PLUS Loans and Consolidation Loans that included any Parent PLUS Loans will be restricted to the new Standard plan. In most cases, this will block them from pursuing PSLF for these loan types as they will not have access to a PSLF-qualifying repayment plan.

If borrowers plan to consolidate and want to ensure that their loan is disbursed before July 1, 2026, they would need to apply to consolidate by April 1, 2026.

CONSUMER HOUSING UPDATE

Ensuring safe and affordable housing for all, free from discrimination, remains one of the top consumer protection priorities for the AGO. 2025 saw some significant developments in consumer housing law and regulation and the AGO responded with guidance and support:

AGO RELEASED CONSUMER GUIDE ON APPRAISAL DISCRIMINATION

On April 30, 2025 the AGO released the office's first-ever [‘Know Your Rights’ guide](#) designed to help homebuyers and homeowners understand, recognize and report appraisal discrimination. Appraisal discrimination refers to bias based on race, national origin, or other protected classes in an appraiser's estimate of the value of a home. AG Campbell's guide helps consumers identify both explicit and subtle signs of potential appraisal discrimination, including written commentary that refers to the race, national origin, or other protected characteristics of a homeowner or a neighborhood, or comparing a homeowner's property to properties that differ in size, condition, or location.

EVICTION SEALING LAW TOOK EFFECT

On May 5, 2025 a new law went into effect that allows residential tenants to petition the court to seal an eviction record. The law, G.L. c. 239 § 16, also prohibits Consumer Reporting Agencies from disclosing the existence of a sealed eviction record or including a sealed eviction record in calculating any score or recommendation used to determine eligibility for housing or credit.

In November 2025, the AGO launched a new grant program to support the implementation of the law. The grant will provide funding to nonprofit organizations that provide legal services to support individuals and families through the eviction sealing process so that more eligible residents are able to seal their records and have a real opportunity for a fresh start.

AGO ISSUED GUIDANCE ON LANDLORD-TENANT BROKER FEES

The AGO issued [guidance](#) on a new law related to broker fees that took effect August 1, 2025. The new law explicitly prohibits real estate professionals from charging tenants “broker fees” for services that are primarily provided to a landlord.

AGO ISSUED 2025 GUIDE TO LANDLORD AND TENANT RIGHTS

On November 18, 2025 the AGO issued an updated Guide to Landlord and Tenant Rights to help tenants and landlords understand their legal rights and responsibilities, avoid costly misunderstandings and unnecessary conflicts, and uphold the rights of all Massachusetts residents to live in safe and affordable homes, free from discrimination and environmental hazards. The updated guide provides additional clarifications and explanations on a range of landlord and tenant issues that the AGO commonly encounters, including guidance on new housing laws like the eviction sealing and broker fees laws.

[The Guide to Landlord and Tenant Rights can be found here:](#)



CONSUMER PROTECTION SETTLEMENTS & JUDGMENTS OF 2025

January 6, 2025 – The AGO’s Health Care Division (“HCD”) obtained a favorable final judgment from Suffolk Superior Court against three UnitedHealth insurance companies, HealthMarkets, Inc. and its subsidiaries, The Chesapeake Life Insurance Company, and HealthMarkets Insurance Agency, Inc. f/k/a Insphere Insurance Solutions, Inc., requiring them to pay over **\$50 million** in restitution for Massachusetts consumers and over **\$114 million** in civil penalties to the Commonwealth for engaging in deceptive insurance practices.

July 10, 2025 – The AGO’s Consumer Protection Division (CPD) reached a **\$2.5 million** settlement with Earnest Operations LLC (Earnest), a Delaware-based student loan company, resolving allegations that the company’s lending practices violated various consumer protection and fair lending laws, including through the use of artificial intelligence (AI) models that could lead to disparate harm to Black, Hispanic, and non-citizen applicants and borrowers.

August 7, 2025 – CPD reached a **\$2 million** settlement with a Texas-based residential mortgage loan servicer, Cypress Loan Servicing LLC (Cypress), formerly known as Rushmore Loan Management Services LLC. The settlement resolved allegations that the company violated Massachusetts’ consumer protection, foreclosure prevention, and debt collection laws, putting homeowners at unnecessary and unlawful risk of foreclosure.

August 19, 2025 – The AGO’s Privacy and Responsible Technology Division reached a **\$795,000** settlement with Braintree-based property management company Peabody Properties, Inc. (“Peabody”) for failing to adequately protect the personal information of thousands of Massachusetts residents and for unlawfully delaying required data breach notifications to the AGO and affected consumers.

September 2, 2025 – CPD reached a **\$10 million** settlement through a consent judgment with New Jersey-based real estate company Schweb Partners LLC, its principals Jacques Schmidt and Abraham Weber, and multiple related entities (collectively, “Schweb”), who formerly owned and operated 62 majority low-income apartment buildings in Springfield known as “Springfield Gardens.” The settlement resolved allegations that the former landlord pervasively and systematically violated various state consumer protection and landlord-tenant laws, leading to unsafe, uninhabitable, and unlawful living conditions that impacted over one thousand tenants.

September 11, 2025 – CPD won a judgment following trial in Suffolk County Superior Court against Patrick Walsh, the former CEO of Town Sports International LLC d/b/a Boston Sports Club (“BSC”). The court found in the Commonwealth’s favor on all counts. As part of its judgement, the Court ordered Walsh to pay **\$3,850,048** in restitution to the Commonwealth, which will be returned to impacted customers. Town Sports International was a defendant but previously filed for bankruptcy and was therefore left out of the Court’s judgement.

October 23, 2025 – The AGO joined a **\$1 million** multistate settlement with TFG Holding, Inc., an online clothing retailer that offers shoes, clothing, and accessories across several different brands, including JustFab, ShoeDazzle, and FabKids. The settlement resolves claims that the company deceptively marketed its VIP Membership Program to consumers and then made it difficult for consumers to cancel their memberships.

December 16, 2025 – The AGO and 35 other state attorneys general reached a **\$9 million** multistate settlement with Hyundai and Kia for selling millions of defective vehicles nationwide between 2011 and 2022 that lacked engine immobilizers – an industry standard, anti-theft feature that prevents the engine from starting without the presence of the vehicle’s “smart key.” As a result, the design flaw left certain Kia and Hyundai models vulnerable to theft, as was highlighted in a popularized social media trend on TikTok known as the “Kia Challenge,” in which thieves used simple tools to steal cars in under 90 seconds. Under the terms of the agreement, impacted Massachusetts Hyundai and Kia vehicle owners will be fully reimbursed for repairs made to the affected models, and the Commonwealth will receive **\$114,277**.

December 17, 2025 – CPD reached a **\$4.65 million** settlement with Delaware-based mortgage loan servicer Newrez LLC – as successor by merger to Specialized Loan Servicing LLC (SLS). The settlement resolves allegations that SLS engaged in widespread unfair and deceptive servicing practices that put borrowers at unnecessary and unlawful risk of foreclosure in violation of state mortgage servicing and debt collection laws, as well as the COVID-19 foreclosure and eviction moratorium. SLS’s portfolio included nearly 24,000 properties in Massachusetts. As part of the settlement, Newrez will pay **\$4.65 million**, which includes significant restitution to hundreds of consumers who experienced foreclosure while subject to SLS’s alleged unlawful practices. In addition, Newrez is required to implement extensive remedial procedures and business practices designed to protect Massachusetts borrowers and ensure future compliance with state laws, as well as provide regular reporting on its compliance with the settlement to the AGO.

CONSUMER RESOURCES

The AGO encourages consumers who have concerns with a business, whether it be a health care provider, a landlord, a repair shop, a store, an energy company, an insurance company, or a debt collector to:

- Call the AGO Consumer Hotline: 617-727-8400
- File a Complaint Online at: <http://www.mass.gov/how-to/file-a-consumer-complaint>
- Mail a Consumer Complaint Form to:

Office of the Attorney General
Consumer Advocacy and Response Division
One Ashburton Place, 18th Floor
Boston, MA 02108

Attorney General's Elder Hotline

Call the Elder Hotline at (888) AG-ELDER or (888) 243-5337.

Health Care Helpline

Call the Health Care Helpline at (888) 830-6277 Monday through Friday, 9:00 am to 5:00 pm.

Student Loan Assistance Unit

To get help, please submit a Student Loan Help Request at:
www.mass.gov/service-details/student-loan-assistance

If you have questions, please call the Student Loan Helpline at (888) 830-6277.

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