

**OFFICE OF ATTORNEY GENERAL**

**ANDREA JOY CAMPBELL**

# ANNUAL REPORT

**FISCAL YEAR**

**2025**



Dear Residents of Massachusetts,

In February 2024, I announced a strategic plan to guide the work of the Attorney General's office through 2027. Prioritizing values such as equity, accountability, and dignity, the strategic plan outlined the work that we do in partnership with residents across the Commonwealth to advance justice and expand opportunity for all. Informed by the needs of every region of the Commonwealth, the strategic plan aims to direct the Office's various tools to advance the following five strategic goals to expand equitable opportunity and choice for every community across Massachusetts:

Goal 1: Advance economic opportunity and consumer justice for all.

Goal 2: Protect and promote public health and safety throughout our state, with particular attention to closing gaps in healthcare access and environmental health.

Goal 3: Protect and strengthen the health, safety, and well-being of our youth.

Goal 4: Defend and embody the good of Massachusetts government, while holding the powerful to account, particularly those who misuse roles of authority or public trust.

Goal 5: Expand the reach of the AGO and make sure that our legal and advocacy work is informed by and reflects the needs of communities and residents in every part of the state.

I promised to report annually on our efforts to advance these goals. The attached report provides a summary of our progress toward these goals and a snapshot of the impact we achieved during the 2025 fiscal year. This report is not an exhaustive list of the office's work. Instead, it provides an overview of the key cases we litigated, our policy and advocacy work, the monetary impact for residents and the Commonwealth, our community outreach initiatives, and the impact of our grant making programs.

I am honored to serve as your Attorney General and work alongside my extraordinary colleagues. These are challenging times, but the resilience and determination of people across the Commonwealth give me hope for the future.

With gratitude,

Andrea Joy Campbell

## Goal #1: Advance economic opportunity and consumer justice for all

- Protect people from exploitation, and unfair and deceptive business practices, especially low-income communities where such practices historically have been targeted
- Address discrimination and inequity in the housing market and expand access to safe, affordable housing and homeownership
- Ensure that workers are treated justly and have access to fair pay and benefits, and to safe working conditions
- Expand access to wealth building opportunities for all, with a focus on closing the racial wealth gap

In FY2025, the AGO continued its across-the-office work to address discrimination, inequity, and predatory practices in the marketplace, including the housing, labor, energy and financial services markets. The foundation of this work is the AGO's belief that every person in the Commonwealth should be able to care for themselves and their families, pursue their purpose and potential, and be treated with respect at work and as a participant in the economy.

### **Key Litigation and Enforcement Matters Advancing Goal #1**

In several cases handled by our **Constitution and Administrative Law Division** and **Housing Affordability Unit**, the office defended the MBTA Communities Act, a law enacted to address housing affordability in the Commonwealth by facilitating the development of multifamily housing. In ***Attorney General v. Town of Milton***, the Supreme Judicial Court ruled that municipalities are obligated to comply with the MBTA Communities Act, G.L. c. 40A, § 3A(a), and that the Attorney General may sue to enforce compliance with the Act. Also, in ***Duxbury v. Commonwealth and related cases***, which challenged the imposition of the multi-family zoning requirements of the MBTA Communities Law, the Plymouth Superior Court concluded that the law does not impose an "unfunded mandate" on municipalities, contrary to the view of the State Auditor's Division of Local Mandates.

The **Neighborhood Renewal Division** (NRD), through the appointment of a Special Attorney Receiver for a property on **Cleveland Street in Greenfield**, achieved the sale of the property in May 2024 to a non-profit organization Rural Development, Inc. (RDI). RDI then rehabilitated the property, converted it into an affordable homeownership opportunity for an income-qualified buyer, and sold it to a family in December 2024.

A substantial percentage of the **Municipal Law Unit's** (MLU) work during FY25 was devoted to reviewing **Accessory Dwelling Unit** (ADU) by-laws to ensure that they comply with the recent changes to state law that allow ADUs as of right. The goal is to add 8,000-10,000 new units throughout Massachusetts over the next five years, which is needed to make the state more affordable and to provide housing that will allow our economy to grow. MLU also trained approximately 500 municipal officials on how ADUs should be reviewed at the municipal level, including through the MCLE 2025 Annual Paralegal Conference. MLU also worked closely with the Executive Office of Housing and Livable Communities and the AGO's **Housing Affordability Unit** to review **MBTA Communities Act by-laws** to ensure compliance with the law.

As the statutory ratepayer advocate, the **Energy and Ratepayer Advocacy Division** (ERA) worked on multiple fronts to reduce consumers' energy costs while the Commonwealth transitions to clean energy. In the **National Grid Electric Rate Case**, the Division's advocacy against the Company's proposed increase to its electric distribution base rates resulted in savings to the Company's electric ratepayers of more than \$205.38 million over the next five years. In addition, ERA successfully negotiated a settlement agreement to ensure the completion of the **New England Clean Energy Connect** transmission line in January 2026 to deliver cheaper and more reliable hydro electricity from Quebec to New England.

To ensure price transparency for Massachusetts consumers, the **Consumer Protection Division** (CPD) announced the adoption of nation-leading consumer protection regulations to prohibit "**junk fees**" and help consumers understand the total cost of a product or service upfront, avoid unnecessary charges, and easily cancel unwanted costs related to trial and subscription offers. These regulations make clear that hidden "**junk fees**" and related billing practices violate the **Massachusetts Consumer Protection Act**. As such, the regulations impose various rules on businesses to prohibit unfair and deceptive practices related to "**junk fees**," including during the marketing and sale of products and services, and in connection to trial offers and recurring charges.

The **Consumer Advocacy and Response Division** (CARD) addressed thousands of consumer complaints to protect people from exploitation, and unfair or deceptive business practices. Examples of notable successes and recoveries from CARD's consumer case work include:

- A CARD housing team member helped a consumer avoid foreclosure by obtaining a mortgage loan modification. The consumer had fallen into financial hardship and couldn't keep up with her mortgage payments. After filing a complaint with the AGO, CARD was able to get a pending foreclosure sale put on

pause and helped the consumer get reviewed for a more affordable mortgage payment.

- A CARD utilities team member helped a consumer cancel a power purchase agreement that was sold to them as “saving money on their electric bill” but which would actually increase their electric rates dramatically over the next 30 years. Canceling the contract saved the consumer an estimated \$171,000 over the next 30 years.
- A CARD utilities team member also helped a consumer get more than \$83,000 in loans discharged for a solar project that was never finished. The consumer financed the purchase of solar panels but the installer filed for bankruptcy before completing the installation. As a result of our outreach, the lender ultimately agreed to discharge the loan.

In addition to CARD’s core work of providing consumer assistance in response to consumer complaints, the Division also published the office’s [Consumer Advocacy Report](#) in March 2025 which highlighted complaint trends and issues from calendar year 2024.

In Fiscal Year 2025, the AGO’s **Fair Labor Division (FLD)** took 1,542 enforcement actions against 1,405 employers for violating various worker protections, helping more than 137,890 workers and assessing more than \$196.6 million in restitution for unpaid wages and penalties. FLD also assessed more than \$2.6 million against employers who violated the Commonwealth’s child labor laws, assisting more than 2,200 minors.

On June 27, 2024, the **Fair Labor Division (FLD)** reached settlements with Uber and Lyft to resolve the Office’s multi-year litigation against the companies. The settlements ended the companies’ attempt to rewrite state employment law via a ballot initiative that would have resulted in drivers receiving inadequate protection and an earnings standard that would not guarantee minimum wage. Under the settlements, Uber and Lyft paid a combined total of \$175 million to the Commonwealth in FY25; committed to pay drivers at least \$33.50 per hour (increased annually by the rate of inflation); and committed to offer a healthcare stipend to drivers who drive more than 40 hours per week. Of the \$175 million recovered from the companies, the AGO returned \$145 million directly to approximately 70,000 drivers as restitution for years of underpayment.

The **Insurance and Financial Services Division (IFSD)** successfully challenged several insurance rate increases proposed during FY2025, including attempted

increases by Safeco, Incline, Foremost, and various workers' compensation carriers. The team's work significantly reduced any rate increases or stopped them entirely. In addition, IFSD took legal action against a variety of **cryptocurrency investment scams** defrauding Massachusetts consumers and launched twenty-five cases to protect victims of these scams. The division also continues its litigation against **Commonwealth Equity Group and Nikitas Tsoukaes ("Key Credit")** regarding their false representations about its purported credit repair services and their unfair telemarketing practices.

In ***Commonwealth v. Marriott International***, a case handled by the Privacy and Responsible Technology Division (PRTD), the Attorney General's Office, along with 49 other attorneys general, filed a consent judgment with Marriott to resolve allegations that Marriott failed to implement proper security controls over customer information. The total resolution resulted in a \$52 million payment, of which Massachusetts received \$1.6 million.

In a case led by the **Antitrust Division**, along with its federal and state plaintiff partners, prevailed in its claim that **Google** acted illegally as a monopolist to entrench its monopoly power in search services and text advertising markets. Finally, the ATD, Massachusetts, along with its federal and state plaintiff partners, sued **RealPage** and several property management companies for alleged anticompetitive conduct in multifamily rental housing markets.

### **Key Legislative Initiatives Advancing Goal #1**

Under the leadership of the **Policy and Government Affairs Division**, the AGO successfully advocated for the enactment of the following laws in FY25:

**[Municipal Tax Lien Reform](#)** that creates a new process for former homeowners to access the equity in a home foreclosed upon for failure to pay real estate taxes.

**[Expansion of access to counsel for housing stability](#)** through the creation of a pilot program of \$2.5 million for legal representation for low-income tenants and low-income owner occupants in eviction proceedings.

**[The Affordable Homes Act](#)** that incorporated several priorities of the Attorney General's Office, including eviction sealing and the creation of a process whereby non-profits can purchase a vacant property held by a receiver for the purpose of rehabilitating that property for sale to a low-income, first-time homebuyer.

**[An Act relative to salary range transparency](#)** that advances pay equity by requiring certain private employers to submit a workforce demographic data report on

an annual basis and requires employers with 25 or more employees to disclose wage ranges in job postings, to applicants, and current employees upon request.

[An Act enhancing the market review process](#), which improves the Commonwealth's tools to safeguard against another crisis akin to the collapse of the Steward health care system.

[An Act promoting a clean energy grid, advancing equity and protecting ratepayers](#), which creates the intervenor compensation program to provide grants to people and groups who would legally be able to participate or intervene in proceedings before the Department of Public Utilities and the Energy Facilities Siting Board but for the cost.

In January 2025, the Attorney General introduced the following legislation in collaboration with legislative partners to advance this goal:

[An Act relative to electric ratepayer protections](#), filed by Senator Crighton and Representative Frank Moran, would bar the enrollment of new residential customers by this predatory industry.

[An Act modernizing protections for consumers in automobile transactions](#), filed by Representative Carlos González and Senator Paul Feeney, would modernize state laws around used vehicle purchases and would ensure that consumers are better able to access valuable safeguards under the state's Lemon Law and Used Vehicle Warranty law.

[An Act relative to fairness in debt collection](#), filed by Representative Tram Nguyen, Representative Christine Barber, and Senator Jamie Eldridge, would reform the state's debt collection laws by improving protections for consumers in debt collection actions and protecting our most vulnerable consumers from predatory debt collection practices.

**Goal #2: Protect and promote public health and safety throughout our state, with particular attention to closing gaps in healthcare access and environmental health**

- **Be a state and national leader on gun violence prevention and champion common sense gun laws**
- **Prioritize access to health care, including mental health care, and work to reduce disparities in social determinants of health and health outcomes**

- **Be a national leader in protecting reproductive rights and gender affirming care**
- **Use every tool of the office to achieve environmental and climate justice and promote fair and affordable decarbonization with the urgency required to meet the existential threat of climate change**
- **Continue cutting edge work to address the opioid and drug crisis and support communities and families impacted by that crisis**
- **Advance the rights of elderly people to live with dignity and remain in their communities free from abuse, neglect, and exploitation**
- **Continue to support and advocate for crime victims and survivors**

In FY2025, the AGO worked to address some of the most complex and challenging public health and public safety problems of our time. This includes enforcement and legislative efforts to address the growing mental health crisis, the lack of health care access, the staggering scale of the ongoing opioid epidemic, and the risks of climate change.

### **Key Litigation and Enforcement Matters Advancing Goal #2**

The **Health Care Division** (HCD) uses enforcement tools to promote the interests of Massachusetts health care consumers. In FY2025, HCD represented the Commonwealth in reaching a \$7.4 billion national settlement with members of the Sackler family and their company, Purdue Pharma (Purdue), for their instrumental role in creating the opioid crisis. Up to \$105 million of the settlement funds will be distributed to Massachusetts over the next 15 years to support opioid abatement efforts.

Building upon her commitment to combat the opioid epidemic, Attorney General Campbell also created a new **Advisory Council on Substance Use**. The Council will play a critical role in advancing the work of the Attorney General's Office to address the opioid crisis and support families and communities who have been affected.

HCD also obtained a Superior Court order against three **UnitedHealth**-owned insurance companies requiring them to pay over \$50 million in restitution to Massachusetts consumers and over \$115 million in civil penalties to the Commonwealth for misleading consumers into buying unnecessary health insurance products and for violating a prior consent judgment prohibiting that conduct. The office is currently defending that judgment on appeal.

On November 13, 2024, HCD released a report on **Cost Trends Examination on Affordability and Medical Debt** examining the capacity of Massachusetts households with commercial health insurance to pay for health care and, relatedly, the

accumulation of debt when households cannot pay their medical bills. The report recommended several policy changes to increase protections for consumers.

In ***Capen v. Campbell***, the **Constitution and Administrative Law Division** successfully defended Massachusetts laws that ban the civilian possession of most assault weapons and large-capacity magazines from a Second Amendment challenge in federal court.

The **Reproductive Justice Unit** and the **Office of State Solicitor** filed three amicus briefs in federal cases to protect reproductive rights (***Medina v. Planned Parenthood South Atlantic***, ***United States v. Idaho***, and ***Bryant v. Stein***) and two amicus briefs to ensure access to gender affirming care (***United States v. Skrmetti*** and ***PFLAG v. Trump***).

The **Energy and Environmental Bureau** (EEB) brought multiple lawsuits to protect our environment from pollution and the risks of climate change and to defend against federal rollbacks. EEB co-led a coalition of seventeen states and the District of Columbia in bringing a civil action, ***New York v. Trump***, challenging the President's directive to all federal agencies to cease issuing permits for onshore or offshore wind projects. The directive, which attempted to harm Massachusetts' efforts to develop reliable and affordable energy, would jeopardize thousands of jobs and hundreds of millions of dollars in clean-energy investments, hinder the achievement of energy and climate policies, and prevent the benefits associated with greenhouse gas emission reductions. A federal court recently delivered a victory, vacating the directive and restoring access to well-paying green jobs and reliable, affordable energy.

In late June 2024, FeedBack Earth, Inc., an animal feed recycling operation in Grafton, MA, began emitting noxious odors detectable nearly five miles away because they were processing prohibited materials. In October 2024, the **Environmental Protection Division** (EPD) sought and obtained a preliminary injunction to stop FeedBack Earth from further processing of odor-causing materials. FeedBack Earth has since largely ceased operations.

In ***Commonwealth v. Brady Sullivan Properties, LLC, Chelmsford Ayer Devenscrest, LLC, et al.***, EPD resolved a case against the owners and operators of Devenscrest Village Apartment Complex, a multi-unit residential housing complex in Ayer, for illegal asbestos activity. These violations risked the health and safety of residents, workers, and the surrounding community by potentially exposing them to the harmful effects of asbestos. The AGO structured the settlement to ensure that the violations were addressed and to facilitate the tenants' purchase of the complex. The penalties from that case were also deposited into the AGO Environmental Justice Fund.

In ***Commonwealth v. Marchand LLC, et al.***, the EPD enforced the Wetlands Protection Act against Defendants for dumping raw septage and solid waste in wetlands on their property and on nearby property owned by the Town of Blackstone. The court ordered the defendants to cease engaging in all activities that negatively impact areas.

Finally, in ***Commonwealth v. 3M Company, et al.*** EPD continues to play a leading role in nationwide litigation in federal court against 3M and DuPont, among others, for the manufacture and sale of firefighting foam containing per- and polyfluoroalkyl substances (PFAS), persistent synthetic chemicals that accumulate in the water, soil, and air, and are difficult and costly to remediate. The lawsuit is comprised of hundreds of cases brought by states, municipalities, water suppliers, and individual plaintiffs.

The **Environmental Crimes Strike Force Division** (ECSF) prosecuted several cases for criminal violations of state environmental laws. For example, ESCF obtained guilty pleas from an environmental cleanup contractor and its owners for reckless assault and battery causing serious bodily injury after an asbestos abatement worker fell 30 feet to a concrete floor while working without fall protection at a site in New Bedford. The defendants also pled guilty to an additional 96 counts of violating the Massachusetts Clean Air Act by conducting illegal asbestos abatement operations across Bristol, Essex, Norfolk, and Plymouth counties.

ECSF also obtained a guilty plea from a defendant who admitted to forging private well water laboratory reports that were submitted to the Sherborn Board of Health. The defendant was placed on probation for one year and was ordered not to engage in the business of well drilling in Massachusetts unless properly certified.

The Office's **Elder Justice Unit** (EJU) continues to protect and promote the safety and well-being of elders throughout the Commonwealth. In FY2025, EJU represented the Commonwealth in petitioning for receivership of three long-term care facilities in South Hadley, Whitinsville and Amesbury operated by **Blupoint** Boston Healthcare, LLC, and related companies ("Blupoint") to protect the health and safety of over 300 residents. The court-appointed receiver worked to ensure that no residents were displaced, and that employees were paid, and is working to transition the facilities.

In the **Chelsea Brothel** case, litigated by the **Human Trafficking Division** (HTD), the Defendants, Cristina Lasso, Jose Deblas, Jorge Lasso, and Marlon Nagano, were found guilty of operating a commercial sex trafficking ring and money laundering enterprise out of Chelsea, East Boston, and Lynn. The Defendants recruited women from Latin American countries and utilized WhatsApp to advertise the women to clients.

The defendants were sentenced to state prison. This result was a collaborative effort between HTD and the **AGO State Police Unit**.

In ***Commonwealth v. Geralda Garland***, also handled by HTD, Garland owned and operated Crystal's Day Spa, in Revere. At Crystal's, alongside legitimate aesthetics services, Garland sold sexual services to men. She was found guilty of human trafficking, operating a house of ill fame, and money laundering. She was sentenced to a period of 5 to 5 years and 1 day in state prison on two counts of human trafficking and 5 years to run concurrently as to the keeping a house of ill fame offense. She was also sentenced to 2 to 3 years in state prison for the money laundering charge.

In 2023, the **Civil Rights Division** (CRD) sued the Nationalist Social Club (NSC-131), a neo-Nazi group, and its leaders, Christopher Hood and Liam McNeil, alleging that they engaged in a pattern of violent, threatening and destructive conduct. Since the case, ***Commonwealth v. Nationalist Social Club (NSC-131)***, was filed, NSC-131 has not engaged in any further significant activity in the Commonwealth. In April 2025, the court dismissed the defendants' motion to dismiss.

The **Antitrust Division**, working with its federal and state plaintiff partners, continues to litigate against dozens of **generic drugs manufacturers** based on alleged wide-ranging anticompetitive conspiracies to inflate the prices of generic drugs. The plaintiff states have prevailed on partial motions for summary judgment and have reached settlements with certain manufacturers to resolve claims in the past year.

Attorney General Campbell co-led 21 other attorneys general in successfully suing the **Department of Health and Human Services, and the National Institutes of Health** for unlawfully slashing funds that support cutting-edge medical and public health research at universities and research institutions across the country. The lawsuit challenged the Trump Administration's attempt to cut "indirect cost" reimbursements at research institutions throughout the country. These reimbursements cover expenses to facilitate biomedical research, including lab, faculty, infrastructure, and utility costs.

### **Key Legislative Initiatives Advancing Goal #2**

The Attorney General's Office, led by the **Policy and Government Affairs Division**, successfully advocated for the enactment of the following laws that advanced this goal in FY25:

[An Act to improve quality and oversight of long-term care](#), which strengthens the Attorney General's Office's tools to protect nursing home residents and other patients from abuse and neglect.

[An Act promoting access to midwifery care and out-of-hospital births](#), which advances maternal health priorities advocated for by the office's **Reproductive Justice Unit**.

[The establishment of an environmental justice fund](#), which allows civil penalties from cases brought by the Attorney General's Office to enforce Massachusetts' environmental laws to be directed to disadvantaged communities.

[An Act relative to the reduction of certain toxic chemicals in firefighter personal protective equipment](#) marks an important step to phase out the use of PFAS, otherwise known as forever chemicals, in firefighter protective gear.

[An Act modernizing firearms laws](#) incorporates the provisions of An Act Relative to Silencers, a bill introduced by the Attorney General and Senator Moore that strengthens state law regarding silencers and improves enforcement capabilities to keep them out of the wrong hands.

[Increases to the caps on funeral, burial, and security expenses](#) allows for improved victim compensation to align more closely with the real costs borne by survivors of violent crime.

[An Act relative to treatments and coverage for substance use disorder and recovery coach licensure](#), which reflected several priorities of the Attorney General, including updating the Commonwealth's mandated reporter laws to promote the well-being of infants with prenatal substance exposure and their caregivers, and reforming Section 35 to promote a public health rather than corrections approach to those civil commitments.

[An Act Relative to the Victim Compensation Program](#), filed by Representative Kathleen LaNatra and Senator Cynthia Stone Creem, moved the victim compensation program to the Massachusetts Office for Victim Assistance such that survivors of crime can access both compensation and services under one survivor-centered, umbrella organization. This legislation became law through the FY26 budget.

The Attorney General's Office worked closely with the Healey-Driscoll administration and legislative partners in drafting and advocating for [An Act strengthening health care protections in the Commonwealth](#), commonly known as

"Shield Act 2.0," which strengthens the Commonwealth's laws that protect patients and providers of reproductive and gender-affirming health care.

In addition to these legislative achievements, the **Grants Unit** advanced this goal by working with our **Gun Violence Prevention Unit** to establish the **Public Health Models for Gun Violence Prevention Grant Program**. This program funded proposals that expand the capabilities of public health organizations and professionals to implement and expand effective gun violence prevention models, interventions, and strategies. Grant-funded programs provide training, resources, programming, and other tools to promote gun violence prevention, gun safety, targeted violence prevention, and gun violence interruption, especially for people and communities disproportionately impacted by gun violence. This grant will provide nearly \$1,000,000 in funding to 10 organizations through 2027.

### **Goal #3: Protect and strengthen the health, safety, and well-being of our youth**

- **Tackle the youth mental health crisis and its root causes, including harmful products, bullying, hate, and harassment**
- **Address the cradle-to-prison pipeline by engaging at the intersection of education and juvenile justice**
- **Work to break down barriers that impede access to a high-quality education and equal educational opportunities for students of color, low-income students, immigrant students, students with disabilities, LGBTQ+ students, and other marginalized student populations**
- **Promote safe and healthy employment opportunities for youth, and hold accountable those who violate child labor laws**

The **Children's Justice Unit**, in partnership with the Office of the Child Advocate and the Department of Youth Services, developed and launched a statewide educational **youth diversion program** for those charged with offenses related to "sexting" or the sharing of nude or sexually explicit images of themselves or their peers online. The program aims to educate youth regarding safe and responsible technology use, promote healthy relationships and sexuality, and reduce contact with the juvenile justice system.

In October 2024, the **Privacy and Responsible Technology Division** filed a groundbreaking lawsuit against **TikTok**, alleging that the platform knowingly deployed addictive design features targeted at children and teens. The suit alleges that TikTok created and refined algorithms to maximize screen time among minors despite known

harms and that the company misrepresented its efforts to protect young users. This suit **follows a suit that the AGO filed in FY 2023 against Meta** for engaging in similar conduct in connection with its Instagram platform. These cases are ongoing, and the Supreme Judicial Court heard argument in January 2026 on Meta's defense that its conduct is immune from suit under Section 230 of the federal Communications Decency Act.

The **Community Engagement Division** (CED), in partnership with the **Children's Justice Unit**, launched a new AGO Youth Council to bring together young people from across Massachusetts to advise the Attorney General, deepen their civic knowledge, and build their leadership skills. Selected through an application process, Youth Council members meet regularly to discuss critical issues affecting young people, engage with state government processes, and provide direct input to AGO staff which allows for additional youth perspectives in the AGO's policymaking and community outreach.

In February 2025, Governor Maura Healey and Attorney General Andrea Joy Campbell issued updated [joint guidance affirming equal access to education in Massachusetts](#). Under this guidance, Massachusetts educational institutions should continue their work to foster diversity, equity, inclusion, and accessibility among their student bodies. Longstanding legal precedent has established that educational institutions may take steps to build student bodies that are meaningfully diverse across numerous dimensions, including geography, socioeconomic status, race, and sexual orientation and gender identity, among others.

The **Fair Labor Division** assessed more than \$2.6 million against employers who violated the Commonwealth's child labor laws, assisting more than 2,200 minors. Notably, in November 2024, the AGO issued more than \$2 million in citations against dozens of Burger King and Popeyes franchise operators for violating child labor and other laws. Similarly, in April 2025, the AGO cited multiple Dunkin Donuts, McDonald's, and Subway franchise operators for a combined total of more than \$226,000 in penalties for violating child labor laws.

Attorney General Campbell co-led a coalition of 20 other attorneys general filed a lawsuit in March 2025 to **stop the dismantling of the U.S. Department of Education**. This lawsuit came after the Trump Administration announced plans to eliminate 50 percent of the Department's workforce. Following the President's March 20 Executive Order directing the closure of the Department and his March 21 announcement directing the Department to "immediately" transfer out student loan management and special education services, AG Campbell and the coalition sought a court order to immediately stop the mass layoffs and transfer of services.

Attorney General Campbell joined a coalition of 15 other attorneys general and the Governor of Pennsylvania and successfully sued the Trump Administration to restore states' access to critical Department of Education programs that support low-income and unhoused students and provide funding for other services to address the long-term effects of the COVID-19 pandemic on K-12 students. In November 2025, the coalition reached an agreement with the federal government that prevents the government from revoking, rescinding, modifying, or shortening the period in which states can access the funds.

### **Legislative and Grant Initiatives Advancing Goal #3**

Attorney General Campbell, alongside Senator Julian Cyr, Representative Alice Peisch and Representative Kate Lipper-Garabedian, introduced the [\*\*An Act promoting Safe Technology Use and Distraction-free education for Youth \(STUDY Act\)\*\*](#). The bill requires all public schools to have formal policies preventing access to personal cell phones and electronic devices from bell to bell during the school day. The bill gives districts the discretion to design their policies in a way that best suits the unique needs of their schools and students. Phone free schools will improve attention and focus, promote the development of stronger social skills, and relieve teachers and staff from having to “police” cell phones in the classroom and throughout the school building.

In FY25, the Attorney General's Office advocated for **juvenile justice reforms**, including support for **raising the age of juvenile court jurisdiction** to include youth under age 21, consistent with brain science and to promote public safety; and **banning school exclusion** in kindergarten through third grade, to support our youngest learners.

Created in 2015, the [\*\*Healthy Summer Youth Jobs program\*\*](#) has provided more than 1,000 young people with summer jobs across the state. The annual grant funds jobs across Massachusetts - in cities and towns, government offices, and non-profit organizations. In FY25, more than \$300,000 in funding was distributed across the Commonwealth to support 156 summer jobs for young people.

**Goal #4: Defend and embody the good of Massachusetts government, while holding the powerful to account, particular those who misuse roles of authority or public trust**

- **Defend our nation-leading consumer protection, employment, civil rights, environmental, and gun safety laws against challenges from special interests**
- **Prioritize accountability of those who hold positions of authority or public trust for abuses of power or misuse of public funds**

- **Support law enforcement partners who earn the trust of their communities, and hold accountable those who engage in biased policing**
- **Ensure fair and just criminal prosecutions, advocate for the humane treatment of incarcerated people, and support successful re-entry for those who have served their time**
- **Protect voting rights and election integrity in Massachusetts and nationally**

#### **Key Litigation and Enforcement Matters Advancing Goal #4**

Attorney General Campbell joined 21 attorneys general in challenging the Trump Administration's efforts to strong arm states into participating in cruel and unlawful immigration enforcement tactics by withholding billions of dollars in federal funding for emergency services and infrastructure in two lawsuits. One lawsuit is against the Federal Emergency Management Agency, the Department of Homeland Security (DHS) and DHS Secretary Kristi Noem, and the second is against the Department of Transportation (DOT) and DOT Secretary Sean Duffy.

Attorney General Campbell joined a coalition of 19 other attorneys general in suing the Trump Administration to stop the dismantling of three federal agencies that provide services and funding supporting public libraries and museums, federal workers, and minority-owned businesses nationwide.

Attorney General Campbell and a coalition of 23 attorneys general and two governors prevailed in **preserving funding for AmeriCorps**, the federal agency for national service and volunteerism. The White House Office of Management and Budget (OMB) agreed to release over \$184 million in funding to AmeriCorps service programs across the country. OMB's attempted cuts threatened the survival of those programs and the well-being of those who depend on them.

Following a bench trial in 2021 in ***Alliance for Automotive Innovation v. Healey***, handled by our **Constitutional and Administrative Law Division** (CadLaw), the federal court issued a decision in February 2025 dismissing a challenge to the Massachusetts Right to Repair law passed by ballot initiative in 2020. An appeal is pending, but so far the case has been successful in preserving the ability of MA consumers to choose their car repair provider.

In ***Bigda v. Police Officer Standards and Training Commission***, the first case involving judicial review of a decision by the POST Commission, which was handled by the **Trial Division**, the Hampden Superior Court affirmed the Commission's decision to deny a Springfield police officer's application for recertification as a law enforcement officer because the officer lacked the requisite "good moral character and fitness."

The **Division of Open Government** brought an action against Mystic Valley Regional Charter School in Suffolk Superior Court to enforce the Public Records Law. The Division prevailed in Suffolk Superior Court and Mystic Valley appealed. The Supreme Judicial Court heard arguments in November.

The **False Claims Division** (FCD) secured a \$4.5 million settlement to resolve allegations that two construction companies knowingly failed to reconstruct the Westfield-Barnes Regional Airport runway in accordance with contract specifications, leading to significant deterioration and public safety risks.

FCD also resolved a lawsuit against **Avatar Construction Corporation** related to false claims and prevailing wage theft allegations on five public construction projects. This resolution, handled in collaboration with the Fair Labor Division, secured \$320,000 for the Commonwealth, including approximately \$172,000 in restitution to workers. Consistent with the Attorney General's strategic goal of advancing economic opportunity and consumer justice for all, this settlement reflects the Division's continuing efforts to hold contractors liable for any failure to pay workers the prevailing wage on public construction projects.

The **Medicaid Fraud Division** (MFD) indicted a non-emergency medical transportation company, **Instant Transportation, LLC** and its owner, Ardit Islamaj, in March 2025 over allegations that they submitted more than \$3 million in false claims to MassHealth and its subcontractors for services that were never provided, laundered those fraudulently obtained funds, and abused and neglected patients who were MassHealth members.

Also in FY2025, MFD sued **CVS Pharmacy, Inc.** for failing to ensure that MassHealth received the lowest prices offered to the public for prescription drugs as required by MassHealth regulations. Shortly after that lawsuit was filed, MFD reached a \$12.25 million settlement with CVS to resolve those allegations. As part of that agreement, CVS agreed to review annually prescription drug pricing for MassHealth members to ensure that MassHealth is not overcharged in the future.

Attorney General Campbell launched the office's new **Justice Review Unit** (JRU), formerly known as the Conviction Integrity Unit. The JRU is tasked with ensuring the integrity of criminal convictions obtained by the Attorney General's Office by conducting independent and impartial reviews of innocence cases and offering leadership to develop best practices for post-conviction discovery protocols. This unit marks the first time that an attorney general's office has created a robust process for

evaluating innocence claims and providing technical assistance to other prosecutorial authorities.

In ***Commonwealth v. Michael Hislop***, a case handled by the **Insurance and Unemployment Fraud Division**, Michael Hislop and Timothy Hirsch were involved in an insurance fraud and patient brokering scheme in which they were paid kickbacks to entice Massachusetts residents with severe substance abuse disorders to attend treatment facilities in Florida. Hislop conspired with Hirsch, an insurance agent, to write up false and misleading insurance policies on behalf of these Massachusetts residents. The facility in Florida subsequently billed insurance companies for exorbitant claims. The insurance companies – Minuteman Health and Harvard Pilgrim Health Care – paid out insurance claims as a result of this scheme. The defendant, Michael Hislop, pled guilty to all 22 indictments on May 21, 2024. On January 10, 2025, a Suffolk Superior Court Judge sentenced Mr. Hislop to two- and one-half years in the House of Corrections and ordered Mr. Hislop to pay \$281,850 in restitution.

In ***Commonwealth v Daniel Spaulding***, a case handled by the **Appeals Division**, the Supreme Judicial Court upheld the conviction of knowingly and with fraudulent intent using his official position as Captain of West Springfield Police Department's Detective Bureau to secure an unwarranted privilege with an aggregate fair market value of more than \$1,000 in a 12-month period. The conviction was predicated on his having taken, and having use of, more than \$1,000 in evidence-room cash from three different drug cases. He later replaced the missing cash.

#### **Legislative and Grant Initiatives Advancing Goal #4**

The Attorney General's Office, led by the **Policy and Government Affairs Division**, successfully advocated for the enactment of the following laws that advanced this goal in FY25:

**[An Act to ensure legal parentage equality](#)** guarantees that all children can access the security of legal parentage regardless of how they were conceived and the marital status, gender, or sexual orientation of their parents.

In January 2025, the Attorney General introduced the following pieces of legislation in collaboration with legislative partners to advance this goal.

**[An Act Relative to Combating Hate in the Commonwealth](#)**, filed by Representative Tram Nguyen and Senator Adam Gomez, would address the increase in hate incidents throughout the state by strengthening our civil rights laws and enforcement tools and providing additional protections for victims of hate and bias.

The office also provided grant funding to [increase legal services for newly arrived immigrants](#). These grants, totaling around \$300,000, are distributed to various non-profit legal service and community organizations across the state to help immigrants access legal counsel and work authorization. Recipients are using the funding to establish legal clinics, improve technology for case management, and support staff with resources for mobile work.

**Goal #5: Expand the reach of the AGO and make sure that our legal and advocacy work is informed by and reflects the needs of communities and residents in every part of the state.**

- **Leverage regional offices, public awareness initiatives, grant programs and staff to reach more communities and establish a greater AGO presence across the Commonwealth, especially in communities of color and rural communities**
- **Ensure appropriate linguistic and cultural capabilities and accessible modalities to reach all of our diverse communities across the Commonwealth**
- **Engage and be guided by communities affected by the work of the office**

The Attorney General's Office initiated a comprehensive effort to expand its reach across Massachusetts and ensure that its legal, advocacy, and community-focused work reflects the needs and lived realities of residents in every region of the Commonwealth. Central to this work is the AGO's commitment to regional equity, meaningful engagement, and responsive public service that honors the expertise, diversity, and experiences of the communities it serves.

In February 2025, the Attorney General led a multi-state coalition of Attorneys General in issuing [guidance to help businesses, nonprofits, and other organizations understand the continued viability and important role of diversity, equity, inclusion, and accessibility](#) efforts in creating and maintaining legally compliant and thriving workplaces. The guidance explained that employment policies incorporating diversity, equity, inclusion, and accessibility best practices are not only compliant with state and federal civil rights laws, but they also help to reduce litigation risk by affirmatively protecting against discriminatory conduct that violates the law.

The AGO also reaffirmed its commitment to **servicing all Massachusetts residents, regardless of immigration status**. Throughout the year, the AGO developed and released new guidance documents and public resources detailing the

rights afforded to immigrants under state law. These materials were created to help residents navigate state systems, understand available protections, and access support. All resources can be found here: <https://www.mass.gov/info-details/resources-for-immigrants-in-massachusetts>.

To ensure that these resources reached communities directly, the AGO held public informational webinars and facilitated bi-monthly calls with community-based organizations and leaders serving immigrant communities. These ongoing conversations helped the AGO better understand emerging needs, identify gaps in services, and tailor its work accordingly.

To strengthen multilingual access, the AGO launched an agency-wide **Language Access Delegates initiative**, consisting of training eight Bureau representatives on the AGO Language Access Plan and processes which are managed by the Language Access Coordinator in the Community Engagement Division (CED). This initiative has increased awareness and adoption of internal processes and best practices, tracked progress, and strengthened translation and interpretation services across the office.

Over the last year, the AGO increased translation of materials into the Commonwealth's most commonly spoken languages, including Spanish, Portuguese, Haitian Creole, Chinese, and Vietnamese. The office also expanded internal capacity by hiring additional multilingual frontline staff who manage the AGO's call center to **support language access needs**.

CED hired a Southeast Community Engagement Coordinator based in our New Bedford office and a Northeast Community Engagement Coordinator based in Lowell, expanding the AGO's on-the-ground presence throughout the Commonwealth. These roles strengthen **regional engagement** and improve access to AGO resources.

CED also expanded its **community training and educational outreach**. These efforts included:

- Know Your Rights trainings, with expanded content focused on immigrant rights.
- Presentations on the Unauthorized Practice of Immigration Law, to inform community partners staff and impacted constituencies.
- Presentations on social media and youth mental health.
- Presentations to older adults on how to avoid scams and fraud, particularly related to cryptocurrency.

These initiatives ensured that AGO staff and community partners were better informed, better connected, and better prepared to meet residents' needs.

To ensure the AGO's work remained visible, accessible, and relevant across all regions of Massachusetts, the office led and participated in a wide range of **statewide community engagement activities**, including:

- Affirmative messaging weeks dedicated to proactively showcasing cross-agency initiatives by topics such as affordable housing and elder engagement
- Tribal communities and allies' outreach and partnership
- In-person and virtual forums with New England Attorneys General and Congressional leadership to share AGO resources and highlight the office's response to constituent needs.
- Veterans' outreach initiatives in partnership with the agency's Veteran's Coordinator.
- Updates to internal and external engagement tools.
- Continuing to build a partnership engagement newsletter to strengthen communication with community partners.
- Staff training designed to strengthen communication, adaptability, and community engagement skills for AGO staff.

Lastly, CED also worked with the **Consumer Advocacy and Response Division** and our Local Consumer Programs to organize several events during National Consumer Protection Week, including a webinar at the Framingham Public Library focused on three consumer topics: landlord-tenant, autos, and utilities. The team also put together a new training called "A Consumer's Guide to Residential Solar Power" which they hosted as a webinar. The auto team also created a new presentation for young people, "Buying your First Car: Things you Auto Know!" which they have presented several times for high school juniors and seniors.

### **MONETARY IMPACT FOR RESIDENTS**

The AGO has helped residents save and recover money through litigation, mediation and settlement of cases. In addition, the office has saved residents and consumers money through the AGO's various advocacy programs.

Through its consumer mediation and advocacy work, the **Consumer Advocacy and Response Division** recovered **\$5,824,047** for Massachusetts consumers in FY25. This includes \$2,580,790 saved or recovered by the AGO funded Local Consumer Programs and the remaining \$3,243,257 saved or recovered directly by CARD staff. In total, In total, 1,901 consumers received a monetary recovery through consumer assistance.

As the statutory ratepayer advocate, the **Energy and Ratepayer Advocacy Division** (ERA) advocates for Massachusetts energy consumers in administrative and judicial proceedings in matters involving the rates, charges, tariffs, and general service quality of rate regulated electric, gas, and water companies doing business in the Commonwealth. In FY25, the work of the AGO saved rate payers and customers approximately **\$2.11 billion**, including successfully advocating before the Department of Public Utilities to:

- [Cut \\$1.6 billion](#) in unnecessary costs related to the electric utilities' Electric Sector Modernization Plans;
- [Save National Grid ratepayers \\$205 million](#), including providing higher discounts for the lowest-income households; and
- Lower the amount of money that gas utilities can recover from ratepayers for the [Gas System Enhancement Plan \(GSEP\)](#), saving customers an estimated \$195 million in the near term and minimizing costs for the remainder of the GSEP program.

The **Consumer Protection Division** returned **\$11,104,576** back to Massachusetts residents including \$321,494 in direct payments from businesses into consumer pockets and \$10,783,082 in negotiated debt relief for approximately 900 residents.

The **Fair Labor Division** recovered approximately **\$190,421,610** for Massachusetts workers in the form of restitution payments and penalties

The **Privacy and Responsible Technology Division** recovered approximately **\$1.6 million** for Commonwealth residents.

Through its civil enforcement work, the **Environmental Protection Division** returned approximately **\$1.2 million** to residents, including approximately \$561,500 to environmental justice communities.

Through our opioid litigation and enforcement efforts, our office directed approximately **\$21,700,896** to municipalities across the Commonwealth.

The **Insurance and Financial Services Division** saved and recovered approximately **\$104,600,000** including rate savings from its insurance rate cases and direct restitution to Massachusetts consumers.

Finally, as described throughout this report, the **Grants Unit** develops and administers settlement-funded grant programs through cross-bureau collaboration with other AGO divisions. These programs return millions of dollars to local communities each year to support a wide range of initiatives, including summer youth employment opportunities, community mediation, immigration legal services, and gun violence prevention. Grantees include a mix of statewide, regional, and local organizations. In FY25, **\$4,955,215** was invested in communities through several impactful grant programs.

**FY2025 Settlement-Funded Grants Initiated in FY25**

<i>Grant Name</i>	<i>Contract Start Date</i>	<i>Contract End Date</i>	<i># of Awards</i>	<i>Program Value</i>
Immigration Legal Representation Project	June 2025	5/31/2026	2	\$282,005.00
Healthy Summer Youth Jobs	7/1/2024	8/30/2024	35	\$339,169.90
Face to Face Mediation Programs	7/1/2024	6/30/2025	15	\$552,000.00
Public Health Models for Gun Violence Prevention	4/1/2025	3/31/2027	10	\$963,957.74
Merrimack Valley Renewal Fund (Municipal Grants)	1/1/2022	1/31/2026	4	\$1,024,831.20
Local Consumer Programs	7/1/2024	6/30/2025	18	\$1,793,251.00
<b>TOTAL</b>			<b>84</b>	<b>\$4,955,215.04</b>

### **MONETARY IMPACT FOR THE COMMONWEALTH**

Every fiscal year, the Attorney General's Office sends money that it collects from settlements, penalties, judgments, and fees to the Commonwealth's General Fund. This money is then used by the Governor and Legislature to fund the Commonwealth's budget and the vital programs and initiatives that benefit people across the Commonwealth

The total state budget of the Attorney General's Office in fiscal year 2025 was **\$77,432,897**. In the same fiscal year, the Attorney General's Office's returned **\$923,860,428.39** to the Commonwealth's General Fund – meaning that the office generated **\$846,427,531.39** in revenue for the Commonwealth - approximately **11 times** the amount of the Office's entire budget that it receives from the state. This money includes an historic, one-time settlement of \$874 million in a tobacco case handled by the Office. This funding is vital to the Commonwealth's ability to meet the needs of its residents during a challenging fiscal landscape because of federal funding uncertainty.

In addition to returning money to the General Fund, the Attorney General's office has fought to save vital federal funding that the Commonwealth relies on to educate our youth, promote public safety, protect public health, and so much more. The Trump Administration has attacked vulnerable communities, the rule of law, and put more than \$3.30 billion dollars in federal funding for Massachusetts at risk. The Attorney General's office has protected most of these funds, **preserving more than \$3.14 billion dollars**.