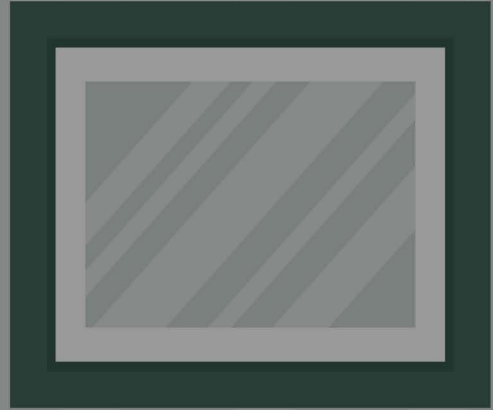


**OFFICE OF ATTORNEY GENERAL
ANDREA JOY CAMPBELL**

**2022 CONSUMER
ADVOCACY REPORT**





Consumer Advocacy Annual Report

A Report on Consumer Complaints Received in
Calendar Year 2022

Massachusetts Attorney General
Andrea Joy Campbell's Office

Introduction by AG Campbell

This National Consumer Protection Week, we celebrate our successes of the past year and recommit ourselves to protecting the people of Massachusetts from unlawful practices in the marketplace.

This means we will stand up for tenants who are being treated unfairly by landlords. We will investigate and prosecute car dealerships that scam their customers. And we will help borrowers find relief from the burden of predatory student loans.

We will also root out the ways in which consumers are treated differently because of their race, their ethnicity or their gender. In particular, we will fight against sources of discrimination in the marketplace that contribute to systems of injustice and oppression—regardless of whether these systems were created by historical injustice, intentional discrimination or algorithmic biases.

And we will prioritize issues that impact the most vulnerable among us—combating scams that target seniors, immigrants and people with disabilities; addressing the rising costs of necessities such as food, electricity and heat; and improving access to consumer resources for those whose first language is not English.

We commit to these actions because we believe that when the marketplace is free from predatory conduct and unfair business practices, we improve the economic stability and security of all our residents.

While this report sometimes describes our work and the problems faced by consumers in numbers, it is important to note that these numbers don't show the full picture. Behind each complaint is the story of a real person who reached out to the Attorney General's Office - the People's Law Firm - for help. And behind each hotline call, consumer mediation, settlement or lawsuit is the story of a team of dedicated public servants who stepped up to help.

This report cannot convey all of our stories, but these are a few of the stories we believe are worth telling.

With gratitude,



Consumer Advocacy at the Attorney General's Office

Every year tens of thousands of Massachusetts residents reach out to the Attorney General's Office (AGO) seeking help with a consumer problem. They contact the AGO through our consumer hotline, consumer complaint form, in-person at our offices or at community events. Consumers tell us about problems they are facing with landlords, car dealerships, insurance companies and healthcare providers among others.

We use these complaints to inform the work of the AGO. Consumer complaints help us understand the challenges consumers face in the marketplace and alert us to unfair or deceptive business practices. Complaints also help the Attorney General and her office decide what matters to investigate, what policies to support and what issues need more community engagement to raise awareness.

When consumers file a complaint, they are most often looking for help because their attempts to resolve the issue on their own have failed. To meet this need, the AGO provides consumers with information, assistance services and mediation services in response to many kinds of complaints. This assistance involves conducting an intake interview with the consumer who filed the complaint, reaching out to the business by phone or letter and working with both parties to reach a resolution to the complaint.

This work is performed by specialized staff working in divisions across the AGO, including the Information Services Center, Consumer Advocacy and Response Division, Insurance and Financial Services Division, Student Loan Assistance Unit, Healthcare Division, Civil Rights Division, Consumer Protection Division and Manufactured Housing Unit. The AGO also works with 18 Local Consumer Programs (LCPs) that provide assistance to consumers in response to consumer complaint referrals by the AGO.

AGO consumer specialists, mediators, paralegals and attorneys work with consumers and businesses to resolve disputes. In 2022, the AGO helped consumers save or recover more than \$6,576,000 through consumer assistance and mediation. This is in addition to more than \$87,000,000 in restitution, penalties and debt forgiveness achieved through consumer settlements and litigation.

This report examines the types of complaints received by the AGO during calendar year 2022 and provides information and guidance for both consumers and advocates related to several of the most noteworthy complaint trends of 2022.



2022 By the Numbers



28,522 Consumer Hotline Interactions



23,100 Consumer Complaints



1,479 Student Loan Complaints and Help Requests



\$6,576,000 Saved or Recovered through Individual Assistance

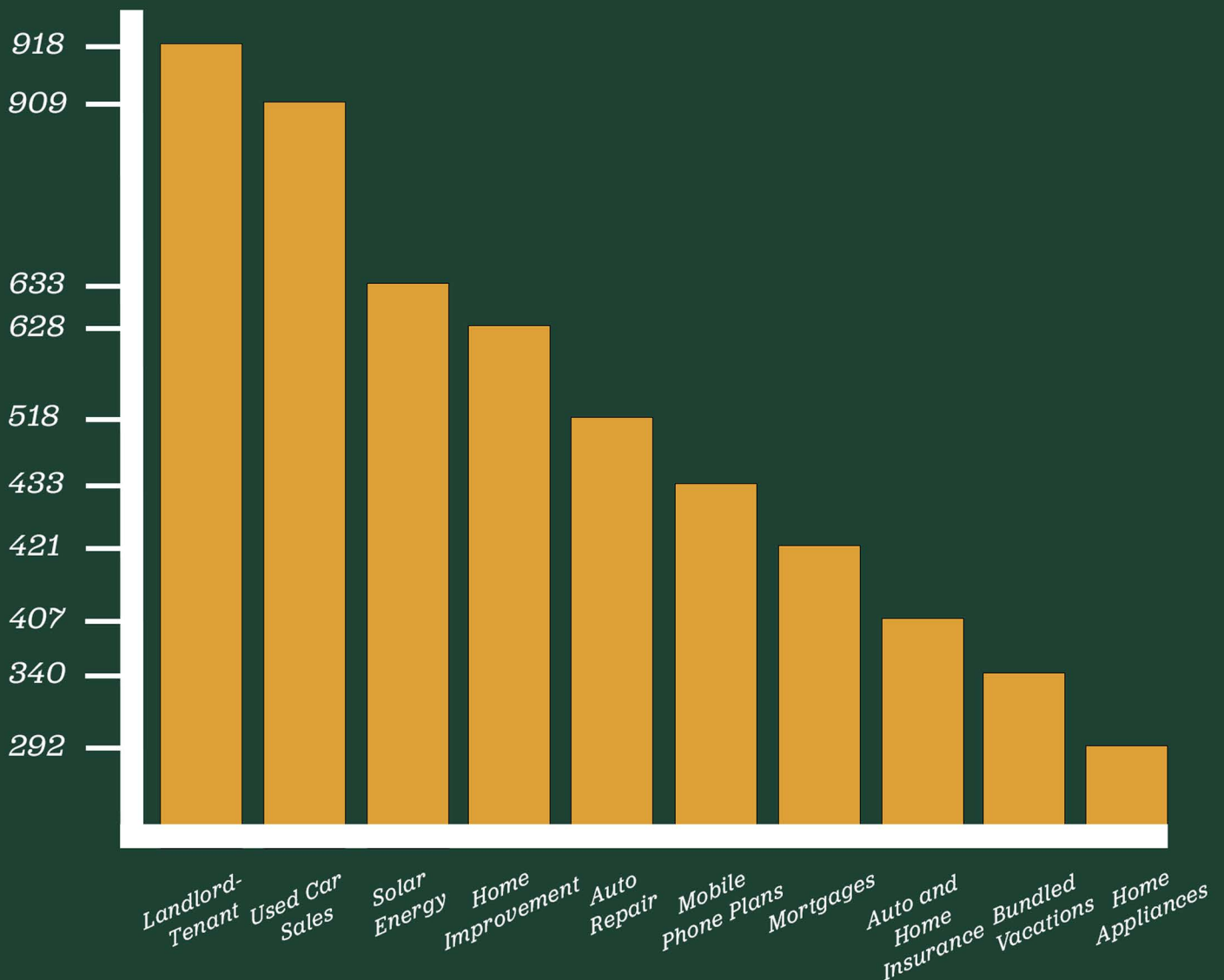


\$87 million in penalties, restitution and consumer debt relief through Consumer Protection Litigation and Settlements

2022 Consumer Complaint Trends

While overall complaint volumes remained steady from the prior year, complaints about solar energy and rental housing increased in 2022. Complaints about healthcare and used car sales remained common. Not surprisingly, complaints related to the COVID-19 pandemic, such as complaints about travel cancellations and gym membership cancellation, declined for the second year in a row.

TOP 10 CONSUMER COMPLAINTS



Renters Faced Significant Challenges with the Cost and Quality of Housing

In 2022 the AGO received 918 consumer complaints related to rental housing and 171 additional requests for help through the AGO's online [Eviction Help Request Form](#). For the first time, complaints from renters outpaced complaints against used-car dealers.

Renters reported problems of unsafe and unsanitary conditions, rent hikes and evictions. The AGO responded to these complaints through the Consumer Advocacy and Response Division (CARD) and the Local Consumer Programs (LCPs), funded by the AGO. The AGO helped renters resolve disputes over housing conditions, assisted with applications for rental assistance and made referrals for legal help when necessary.

A tenant filed a complaint with CARD. They told the AGO that they had notified their landlord in writing of a severe pest problem several times. The landlord didn't fix the issues, so they broke their lease and moved out. However, the landlord refused to return a \$2,400 security deposit.

The AGO referred the case to the Local Consumer Program. The LCP contacted the landlord and helped the tenant get their full deposit back.

Rental Assistance Is Available

The Federal Emergency Rental Assistance Program (ERAP) ended on April 15, 2022. However, the state's primary rental assistance program Rental Assistance for Families in Transition (RAFT) picked up where ERAP left off. RAFT offers up to \$10,000 for eligible households to cover past-due rent, utilities and moving expenses. The state program, administered by the Department of Housing and Community Development, can be accessed through an online central [application](#).

Evictions are Paused While Applying for Rental Assistance

Tenants applying for rental assistance cannot be evicted for non-payment of rent while their application is pending. This provision, Chapter 257 of the Acts of 2020, has been extended twice by the legislature and is currently due to expire on March 31, 2023. There are currently two bills pending before the legislature that could extend this date, [H. 3096](#) and [S. 1883](#).

It is critical that tenants show up for their court date and let the court know if they have a pending application for rental assistance.

If you're facing an imminent eviction or need help applying for rental assistance please fill out an [Eviction Help Request Form](#). Tenants and advocates can also learn more about emergency housing assistance programs on [Mass.gov](#).

Solar Complaints Rose Sharply

The AGO received 633 complaints from consumers related to rooftop and community solar—nearly double the number from the prior year. Common issues included requests to cancel community solar contracts, delays in connecting rooftop panels, underperforming solar systems, problems when replacing a roof with panels on it, poor customer service and aggressive sales tactics.

An 84-year-old consumer on a limited income filed a complaint with CARD. She reported that she was sold a 20-year community solar contract with a promise that it would save her on her electric bill. But the company's sales pitch didn't consider that the consumer was already on a discounted electricity rate due to her limited income.

With the help of an AGO consumer specialist the company agreed to cancel the contract without the early termination fee and reimbursed the consumer \$450 for the cost of electricity that she had already paid.

If you're having trouble paying an electric bill, you can find more information about utility assistance on our [website](#).

Also driving the increase in solar complaints this year was the closure of a single company, Solar Wolf Energy, which filed for Chapter 7 bankruptcy in September of 2022. The AGO received more than 150 complaints related to the closure of Solar Wolf, including complaints about partially finished projects, missing deposits, and warranty claims. The office worked to help impacted consumers and share information about the ongoing bankruptcy.

Consumer specialists at the AGO are often successful in helping consumers cancel or renegotiate unfair solar contracts and obtain more favorable rates. In 2022 the AGO helped consumers save or recover more than \$1.6 million through individual advocacy of solar complaints.

In June of 2022 the AGO also released [guidance](#) for consumers and small businesses considering solar energy. The AGO guidance provides tips for selecting a solar provider and warns about common scams and aggressive sales tactics.





Students Sought Help with Loans

More than 1,400 consumers reached out to the AGO's Student Loan Assistance Unit (SLAU) for help with their student loans in 2022. They reported problems such as being denied credits under the Public Service Loan Forgiveness Program (PSLF), being provided misinformation about loan forgiveness, being forced to pay during periods of forbearance and being subjected to harassing debt collection practices.

SLAU helps students work with their loan servicers to modify or obtain forgiveness for their loans.

In January the Insurance and Financial Services Division (IFSD) resolved a multi-state investigation into Navient, one of the nation's largest student loan servicers. Navient agreed to provide more than \$6 million in restitution and \$41 million in private loan debt relief to Massachusetts consumers. The settlement resolved allegations of widespread unfair and deceptive student loan servicing practices and abuses in originating predatory student loans.

The AGO has a long history of advocating on behalf of student borrowers. In February 2021, the office secured first-of-its-kind relief in a settlement with the Pennsylvania Higher Education Assistance Agency over unfair and deceptive practices in relation to the Public Service Loan Forgiveness program.

The Student Loan Assistance Unit received a complaint from a borrower. The borrower reported that she had been paying her loan since 1983 but was still struggling to pay it off.

The Student Loan Assistance Unit reviewed the loan history and identified an improper interest accumulation on a subsidized federal loan, resulting in a \$21,415 reduction in the borrower's loan balance.

Consumer Issue Spotlight - Rental Housing Conditions

Rental housing was the most complained about product or service in 2022. At the center of many of these complaints was an underlying problem of unsafe or unsanitary conditions within a rental unit. Disputes over apartment conditions would frequently escalate, leading tenants to withhold rent or move out prior to the end of a lease. This could lead landlords to not renew a lease, raise the rent, or evict.

Ensuring access to safe and affordable housing is a priority for AG Campbell and her office and this work is carried out by many divisions across the office.

Civil Rights Division Combats Discrimination in Rental Housing

In June of 2022 the AGO entered a settlement with Peabody Properties, Inc., a large property management company, and JPNDC Pitts MM LLC, the property's owner. The companies agreed to pay \$35,000 in restitution and implement no smoking policies in Roxbury and Dorchester affordable housing units, to settle allegations that they unlawfully denied a tenant and their young disabled child the reasonable accommodations necessary to address secondhand smoke and a rodent infestation that posed a serious health risk to the child. The AGO's Civil Rights Division also issued a [guidance](#) for residents and landlords on reasonable accommodations in housing.



Neighborhood Renewal Division Is Working to Restore Blighted Properties

In January of 2022 the AGO expanded its Abandoned Housing Initiative Receivership Fund (AHIR), providing an additional \$1.5 million. The program uses funds from the 2012 National Mortgage Fraud Settlement involving unlawful foreclosures to provide financial assistance to receivership projects on abandoned residential properties in Massachusetts. From 2013 to 2017, the AHIR program helped fund \$78 million in property rehabilitation efforts, including repairing 88 vacant and deteriorated properties and bringing 181 housing units back into use. The second phase of the program, launched in 2019, provided more than \$850,000 in loans to receivers across nine separate projects, altogether rehabilitating 17 housing units.

The State Sanitary Code

In Massachusetts, what is considered safe and sanitary housing is governed by a set of regulations known as the State Sanitary Code, also known as the Minimum Standards of Fitness for Human Habitation, 105 CMR 410.000. The State Sanitary Code (Code) applies to dwelling units whether they are owner-occupied or rented. Local Boards of Health have the primary responsibility for enforcing the Code.

The Code is created by the Department of Public Health and the Secretary of the Commonwealth publishes a helpful [guide](#) to the existing Code. The guide contains helpful citations to the Code which may be useful when addressing conditions issues with your landlord or local board of health. However, landlords, residents, and advocates should be aware of changes coming to the Code in April 2023.

Upcoming Changes to the State Sanitary Code

Mold and Excess Moisture May be Cited by Board of Health Agents

The 2023 revisions explicitly enable a Board of Health Agent to inspect any observations of mold, or conditions of excess moisture that appear likely to result in an unusual amount of mold. Environmental testing is not needed.

Landlords Must Inspect for Pests

A landlord must perform an inspection for pests prior to any new tenant occupying a unit, to document this inspection, and, upon request, provide any such documentation to a Board of Health Agent.

A Working Oven, Cooktop, Refrigerator and Freezer are Required

Unless explicitly agreed to in the terms of a rental agreement, the 2023 revisions now require a landlord to provide a conventional oven and cooktop, and a refrigerator with a freezer.

Heat Must be Provided from September 15 through May 31

The timeframe for the heating season, now begins on September 15 and ends on May 31 each year. Boards of Health can alter these dates based on weather forecasts.

Landlords Must Try to Correct Dangerous or Unsafe Conditions within 24 Hours

Landlords must make a good faith effort to correct, within 24 hours, any condition “which may endanger or materially impair the health, or safety and well-being of a person or persons occupying the premises” and the code requires that in the event of a flood or leak, an owner/landlord must ensure all surfaces are dry within 48 hours from the time he or she is notified, or at the end of the event, whichever is sooner.

Landlords Must Be Reachable

The Code now requires that a landlord monitor any contact phone number provided to tenants at least once every 12 hours.



What can I do if there are bad housing conditions in my apartment?

Landlords are required to ensure that any units they rent comply with minimum standards set by the Code and other laws. If your apartment needs repairs, you have a number of options.

1. **Notify your landlord of the problem and request the repair.** It is best to do it in writing. Save a copy of what you sent. You should first make this request even if you do not think the landlord will make the repairs. Once you make the request you will need to cooperate with the landlord to provide access reasonably necessary for the repair.
2. **If your landlord does not fix the problem, seek help from your local Board of Health for your city or town.** Depending on where you live, the agency you should contact may be called the Inspectional Services Department, Code Enforcement Department, or just the Board of Health. A housing inspector can examine the property and, if violations are found, order your landlord to make the necessary repairs. Generally, an inspection must be performed within five days, or 24 hours in the case of serious problems such as a lack of heat or water.
3. **If this does not work, you may be able to file a case in Housing Court seeking an Order that requires the landlord complete these repairs.** You can find useful information on how to do this or how to find an attorney who may be able to help at no cost to you at a website maintained by Massachusetts legal aid organizations, masslegalhelp.org/housing/problems.

If you have a health condition that is caused or made worse by conditions in your home, your landlord may be required to make changes. You can find more information about how to request an accommodation from your landlord [here](#).

It is illegal for a landlord to retaliate against a tenant for requesting repairs, calling Code enforcement, or filing a case in court. If a landlord retaliates against you for requesting repairs or calling Code enforcement, seek legal help and [file a consumer complaint](#) with our office.



Consumer Issue Spotlight - Buying a Car

Buying a car can be a time-consuming and stressful experience, requiring a lot of paperwork. Laws in Massachusetts protect consumers in several ways before and after they buy a used car. Consumers should consider the following things when buying a used car in Massachusetts:

Before Buying:

- **Find the right dealership:** The AGO tracks complaints from the public about businesses that consumers say have done something wrong. Unfortunately, one of the highest categories of complaints is related to used car sales. You can check the AGO's [consumer complaints](#) to see if members of the public have submitted complaints against the dealer you are considering buying or leasing from.
- **Get the right price:** You may already have an idea about the car you want based on hearing about it through television, radio, social media, or the dealer's website. Dealers will often advertise a car at a specific price and interest rate. If you see the advertisement online or in print, make a physical copy of the advertisement and bring it with you to the dealership. When you go to the dealership to buy the car, make sure that the dealer is willing to sell you the car at the price and interest rate advertised. It is illegal for dealerships to refuse to sell a car under the same terms and conditions at which it was advertised.
- **Get a pre-purchase inspection:** It is best to have an independent mechanic inspect your vehicle before you purchase it. This is called a "Pre-Purchase Inspection" or "PPI" and generally costs between \$100-\$200.

While Buying:

- **Say "no" to add-on products that you don't want:** Look out for add-on products that will increase the cost of your car. Some add-on products you may need, others you probably do not. It is important to remember that add-on products are completely optional, and you are not required to buy an add-on product to buy the actual car. Consider whether you really need an add-on product before buying it. If you buy an add-on product, your overall loan and monthly payment will be higher.

OPTIONAL ADD-ON PRODUCTS

- Extended warranties
- Nitrogen in tires
- Key protection
- GAP protection
- Paint protection
- Special floor mats
- Tire packages



What paperwork is the dealership required to give you? When you are buying a car, the Attorney General's regulations require a dealer to give you the following documents:



A copy of every document you sign



The terms and conditions of any express warranty, upon your request



A written contract containing the language in [940 CMR 5.04\(2\)](#)

- **Registering your car:** Usually the dealership can help you register your car. You will need to complete a [Registration and Title Application](#) on a RMV form. Your insurance agent will also need to stamp this form before the RMV can process your registration.

After Buying:

- **Get an inspection:** Get an inspection from a [licensed Massachusetts Inspection Station](#) within 7 days of purchasing your vehicle—even if the seller already put an inspection sticker on the car. Inspections usually cost \$35.
- **Documenting your purchase:** Keep copies of all documents you signed and were given at the dealership. If you have problems with your car in the future, you will likely need to reference these documents to understand your rights.



- **Problems with your car:** Even if you take all the right precautions, you may discover the car you bought still has problems.

Problem	How the Law Protects You
<p><i>My car failed inspection within 7 days of buying it.</i></p>	<p>The Massachusetts Failed Inspection Lemon Law (G.L. c. 90, § 7N)</p> <p>Under this law, you may be able to cancel your contract with the dealer, return the car, and get your money back if your vehicle failed inspection within 7 days of purchase. Read more details here for important steps and time limits to exercise your rights under this law.</p>
<p><i>I have had my used car for less than 90 days and it has serious problems.</i></p>	<p>The Massachusetts Used Car Lemon Law (G.L. c. 90, § 7N1/4)</p> <p>Under this law, you may be able to have your car repaired by the dealer for \$100 or less, depending on the mileage of the car and how long you have owned it. Read more details here for important steps and time limits to exercise your rights under this law.</p>

Other Resources:

- For more information on buying a used car in Massachusetts, visit the Attorney General’s [“What to know about buying or leasing a car”](#) website.
- If a business has treated you unfairly and you need help with that problem, file a complaint with the Attorney General’s Office: [File a consumer complaint.](#)



Notable Consumer Settlements of 2022

January 13, 2022 – The Insurance and Financial Services Division (IFSD) resolved a multi-state investigation into Navient, one of the nation’s largest student loan servicers. Navient agreed to provide more than \$6 million in restitution and \$41 million in private loan debt relief to Massachusetts consumers to resolve allegations of widespread unfair and deceptive student loan servicing practices and abuses in originating predatory student loans.

For more information about the AGO settlement with Navient, visit NavientAGSettlement.com

Massachusetts borrowers with questions about this settlement can also visit mass.gov/ago/navient.

January 27, 2022 – The Neighborhood Renewal Division (NRD) and Consumer Protection Division (CPD) resolved a lawsuit alleging AngleFund, Inc. and DTH-REO, Inc. deceptively lured home buyers into purchasing distressed properties with false promises of homeownership. Under the consent judgment, AngleFund transferred ownership of three homes to the impacted consumers and paid \$60,000 to help cover their losses, including the cost of necessary repairs.

February 8, 2022 – CPD resolved a lawsuit against New England Hardscapes, Inc., Aqua Outdoor Environments, and R and R Consulting, LLC – owned by the defendant, Richard Capachione for a home improvement scam impacting dozens of consumers. Capachione was banned from operating as a home improvement contractor and required to pay \$150,000 in restitution to consumers.

February 15, 2022 – CPD resolved claims against Work Out World that the company obtained consumer accounts from Boston Sports Club and began charging consumers without their consent. Work Out World agreed to refund consumers and pay \$65,500 in penalties.

February 18, 2022 – IFSD resolved allegations that sub-prime auto lender Santander Consumer USA failed to provide post-repossession information to consumers. Santander agreed to pay \$5.56 million and provide debt relief and consumer credit services to more than 1,000 borrowers in Massachusetts.

March 7, 2022 – IFSD resolved allegations that Americredit Financial Services, Inc., d/b/a GM Financial, failed to pay legally-required interest after delays in providing refunds of Guaranteed Asset Protection (GAP) enrollment fees and that it sent unlawful collection notices. The company agreed to pay \$1.8 million.

March 24, 2022 – CPD and the Civil Rights Division (CRD) obtained a successful outcome from a 12-day bench trial in the matter of attorney George C. Maroun Jr. and Maroun Law Group. The AGO sued Maroun and his firm alleging that he exploited Brazilian immigrants seeking legal services. Under the terms of the court order, Maroun is required to pay a total of \$241,800, including \$160,000 in civil penalties and \$81,800 restitution for affected clients.

April 7, 2022 – In recognition of Fair Housing Month, CRD resolved four housing discrimination cases resolving claims of Section 8 discrimination in Ashland, Boston, Canton and Wellesley, securing \$63,000 in relief for the affected renters.

April 13, 2022 – IFSD resolved claims against Monterey Financial Services, LLC that it was illegally leasing dogs in Massachusetts. The company agreed to provide \$930,000 in debt relief and transfer full ownership of the dogs to consumers.

May 4, 2022 – The AGO joined a multi-state settlement against the owner of TurboTax, Intuit Inc. The company agreed pay a total of \$141 million including payments to millions of low-income consumers and military service members across the country, with an estimated \$2.3 million going to Massachusetts consumers. The case was handled by IFSD.

June 7, 2022 – CRD reached a settlement with Peabody Properties Inc. regarding failure to accommodate a child’s disabilities related to second hand smoke and rodent infestation in an affordable housing unit. The company agreed to pay \$35,000 and implement no smoking policies in its Roxbury and Dorchester affordable housing units.

June 29, 2022 – CPD secured over \$900,000 in debt relief, restitution and penalties from NH Title Loan, Inc. to resolve allegations that it engaged in illegal auto lending practices, including making consumer loans with exorbitant interest rates, pursuing debts with excessive phone calls and emails, and threatening repossession of cars.

July 21, 2022 – The Data Privacy and Security Division (DPSD) resolved claims against TradeSource a Rhode Island-based job placement service, including \$230,000 in penalties over the company’s failure to implement the proper security programs necessary to protect personal information, following a data breach in 2020 that impacted more than 3,000 Massachusetts residents.

August 17, 2022 – CPD resolved claims against national mortgage servicer Fay Servicing related to allegations that it failed to help homeowners avoid foreclosure and engaged in mortgage servicing and debt collection misconduct. Fay Servicing must provide \$2.7 million in debt relief to impacted borrowers, pay \$500,000 in penalties to the state and make significant changes to its business practices.

September 20, 2022 – CPD resolved claims against Midland Funding, LLC, its parent Encore Capital Group, Inc. and related entities concerning illegal debt buying and debt collection practices. The settlement provides \$12 million including restitution and debt relief for consumers.

November 7, 2022 – DPSD entered into settlements with Experian and T-Mobile related to 2012 and 2015 data breaches that compromised the personal information of consumers nationwide. The companies are required to improve their data security practices and Massachusetts will receive \$625,000 of a \$13.67 million national settlement.

November 7, 2022 – CPD resolved claims against Global Client Solutions following allegations that the company assisted a debt settlement provider with charging premature and inflated fees. Global agreed to make \$600,000 in payments to the Massachusetts and make meaningful changes to its business practices.

November 14, 2022 – The AGO joined a nationwide settlement with Google over the company’s location tracking practices. Massachusetts received \$9.3 million from the historic \$391.5 million settlement, the largest data privacy settlement reached by attorneys general in U.S. history. The DPSD settlement resolves claims that Google misled consumers about its location tracking practices.

November 28, 2022 – CPD entered another nationwide settlement with Google, and iHeartMedia, Inc. to resolve an investigation into deceptive marketing of the Google Pixel 4 smartphone. The companies are required to pay more than \$1 million and comply with FTC guidance related to use of testimonials in advertising.

December 1, 2022 – CPD entered into a multi-state settlement with CarMax Auto Superstores, Inc. and 35 other states concerning deceptive marketing of vehicles as “safe” when they had open safety recalls. Massachusetts will receive \$21,000 and the company is required to provide information to consumers about open safety recalls on the vehicles it sells.

December 22, 2022 – CPD resolved claims against Roundpoint Mortgage Servicing alleging that the company failed to follow state consumer protection and debt collection laws. The company agreed to change its business practices and pay \$975,000.



Consumer Resources

The AGO encourages consumers who have concerns with a business, whether it be a landlord, a car dealership, a store, a travel company, a ticket company, a loan servicer, an energy company, or debt collector to:

1. Call the office's consumer hotline at 617-727-8400.
2. File a complaint online at www.mass.gov/how-to/file-a-consumer-complaint.
3. Print and fill out our complaint form and mail it to:

Office of the Attorney General
Consumer Advocacy & 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. The Elder Hotline is open Monday through Friday from 10:00 a.m. to 4:00 p.m. The hotline is staffed by volunteers who can help you find answers to questions and assist with consumer issues relevant to seniors.

Health Care Helpline

Call the Health Care Helpline at (888) 830-6277 Monday, Wednesday, and Friday, 9 a.m. to 2 p.m.

Student Loan Assistance Unit

To get help, please submit a Student Loan Help Request at: <http://www.mass.gov/service-details/student-loan-assistance>. If you have questions, please call the Student Loan Helpline at (888) 830-6277.

