



55 MARIETTA STREET N.W.
SUITE 903
ATLANTA, GA 30303

Clark Howard and Georgia Watch WANT YOUR SUPPORT



For the past ten years Georgia Watch has represented your interests not special interests. We're here to ensure that Georgians get a fair shake and are not taken advantage of by negative consumer policies. To keep doing this work for the next ten years and beyond, we need your support.

As Georgia Watch board member Clark Howard says, we are "the only bona fide group in Georgia looking out for consumers" and a donation to Georgia Watch is "double the bang for your buck, because you're helping a great organization that's working for you and you get savings back on your income tax."

Every donation counts and is fully tax deductible. With your donation, you'll automatically become a member of Georgia Watch and receive our regular newsletter and a Georgia Watch t-shirt as well.

Please visit www.georgiawatch.org to donate,
or use the enclosed envelope, and help us help you!



the WATCHER

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THE NEWSLETTER OF GEORGIA WATCH, THE STATE'S LEADING CONSUMER WATCHDOG

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DIRECTOR'S COLUMN



Angela Speir Phelps

As we welcome the cooler weather of fall, I think about those who will be struggling to stay warm and pay their winter heating bills. Just a few weeks ago, two men died in their Kennesaw home

because they couldn't afford to pay their power bill. Georgia Power shut off their power, and with temperatures dropping near freezing, they borrowed a generator from a neighbor to keep the electricity on. Unfortunately, generators create carbon monoxide – a silent killer.

This is heartbreaking and happens far too often. It's stories like this that make our work here at Georgia Watch so critical. Whether someone can afford their utility bills can result in a life or death situation.

Georgia Watch advocates tirelessly for Georgia Power's 2.3 million customers and Atlanta Gas Light Company's 1.5 million customers who are often put in this type of situation. We work for lower, fair utility rates, and we stand up for residential and small business customers. We speak up for everyday Georgians – not special interests. The utilities and large customers are well represented by lobbyists and lawyers in the halls of the capitol and at the Public Service Commission (PSC).

Throughout 2011, Georgia Watch achieved many victories for consumers including fighting against unjust rate increases, lessening the impact of additional charges on customers' bills, and advocating for assistance to help low-income seniors. As a direct result of Georgia Watch's efforts, the PSC disbursed \$5 million to help people in need pay their winter heating bills. Without our voice at the table, the scales of justice would tilt heavily against consumers.

Our state and our nation are still facing economic uncertainty. Georgia continues to lead

the nation in unemployment, bankruptcy, and foreclosure, and recently our state's capitol made national headlines: "*Atlanta, Georgia, has widest income gap between rich and poor of all the major US cities, the US Census reported.*" According to US Census data, one in 15 Americans are now amongst the poorest poor – in 2010 that meant an income of \$5,570 or less for an individual and \$11,157 for a family of four. These are often working poor and seniors – people trying to keep their head above water.

Now more than ever, Georgians need a relentless advocate in their corner.

Now more than ever, Georgians need a relentless advocate in their corner. It is vital to ensure fairness and to hold those elected accountable. Recently, citizens across the country have expressed their dissatisfaction with the big banks and greed on Wall Street. Families and businesses are hurting and feel they aren't being represented. They're seeking a voice and someone to hear their concerns and honestly represent their interests.

Who is the watchful eye under the Gold dome in Georgia as the average citizen goes about his or her daily life getting to work, dropping the kids off at school, and figuring out what's for dinner? Most Georgians can't meet with hospital leadership to ensure they're receiving the financial assistance for medical care they need and deserve. The average citizen does not have the time to attend PSC hearings where billion dollar cases are decided that impact our state's economy and the environment. Georgia Watch can. For the past ten years, we have been the eyes and ears looking out for the everyday Georgian.

The political noise of the 2012 elections is ratcheting up, but campaign promises are empty if they're not kept. If there has ever been a time in our history that the people need a voice, it's now. With 2011 coming to a close, we here at Georgia Watch ask that you support our work with a donation so we can continue serving as your voice in 2012 and beyond.

Why I Support Georgia Watch

"Several years ago, while serving as an advocacy volunteer for AARP Georgia, I learned that AARP Georgia was collaborating with Georgia Watch regarding predatory loans and credit freezes for consumers. A couple years later, I worked with Georgia Watch staff in the halls of the Georgia state capitol trying to protect consumers in legislation concerning the proposed new Georgia Power nuclear reactors. When I saw the intense efforts of Georgia Watch working alongside me, I knew my wife and I needed to provide support so those efforts could be continued.

"Georgia Watch has worked to make sure that families in Georgia have fair health insurance and utility bills. Unfortunately, the legislature recently tried to pass changes to allow health insurance plans that would be detrimental to consumers, and the Georgia Public Service Commission has taken positions that added significant costs to consumers' electric and gas bills. We must keep fighting against those adverse actions to protect the financial security of consumers."



Rick D'Arezzo
Georgia Watch Member
Volunteer State President,
AARP

Ensuring Safe, Affordable and Effective Care



Safe, affordable, and effective care for all Georgians has long been a priority of Georgia Watch, and since 2002, we've worked to change our health system so no one is left without necessary care, particularly those who are most vulnerable – the uninsured, underinsured, low-income, those with chronic conditions, and those who don't speak English well. In 2007, Georgia Watch launched our Hospital Accountability Project (HAP), one of only a handful of such efforts nationally to examine hospital practices to ensure that you, the patient, are truly at the center of your care.

Through HAP, Georgia Watch conducts extensive research on community benefit programs and financial assistance policies at nonprofit hospitals, and we regularly meet with hospital leaders to discuss challenges to and opportunities for programs within communities.

Often we release reports on crucial topics, such as the cost of care in Georgia and the need for adequate language services at hospitals. We also collaborate with state and federal policymakers, advocating for consumer laws and regulations that will best help you access the care you need.

Most importantly, we work directly with Georgians in these efforts learning from you – the patients and consumers. Since 2007, we have assisted more than 300 consumers with issues including billing discrepancies, denial of financial assistance, and finding a health care home. Often these cases are complicated and need solutions our current safety net system does not support.

It is through these difficult cases that we at Georgia Watch understand there must be systematic changes to provide solutions to all Georgians facing health challenges. Because of this we recently expanded upon our hospital accountability work to a broader Health Access Program. We will intensify our efforts for

accessible, appropriate, and effective care for vulnerable populations through insurance oversight, patient advocacy, workforce development and community partnerships.

We'll also continue to advocate for transparency and accountability regarding patient safety at our hospitals. Georgia Watch is leading the local effort to ensure safe care by convening national, state, and local stakeholders such as the national Campaign for Better Care, which is led by the National Partnership for Women and Families and Community Catalyst.

Ultimately, through partnerships, advocacy and education, we will relentlessly work on your behalf to ensure that necessary changes are enacted so that all Georgians – and especially those most vulnerable – receive the safe, appropriate, affordable, and effective care you deserve.



Holly Lang, HAP director



Affordable Energy for All Georgians

The impact of high utility bills affects all Georgians – from the elderly to young families to small businesses. Georgia Watch is the only voice advocating on behalf of Georgians' energy issues through our Consumer Energy Program (CEP). We support Georgia's residential and small business customers at the Public Service Commission (PSC) and at the capitol, advocating for lower utility rates and cleaner, more efficient energy solutions.

In 2008, funding was cut for the Consumers' Utility Counsel (CUC), a division of the Governor's Office of Consumer Protection. As a result, residential ratepayers and small business customers were left without representation in the multi-million and billion-dollar cases before the PSC. With the inception of CEP in 2009, ratepayers were guaranteed their interests would be represented. Since then, CEP has protected ratepayers by challenging unwarranted rate requests, fighting against anti-consumer utility legislation, and promoting greater transparency for all Georgia utility customers.

In 2010, Georgia Watch built a broad coalition of business groups and advocacy organizations to oppose utility rate increases, including Georgia Power's massive \$2.1 billion rate increase request – an increase that impacted all of its 2.4 million customers. We also challenged

Atlanta Gas Light's \$54 million rate request that year, serving as the representative of the 1.5 million customers potentially affected.

We have intervened in PSC proceedings to represent you, the ratepayers, and we have fought legislation to require ratepayers to pre-pay at least \$1.6 billion of financing charges and taxes for nuclear plant construction by Georgia Power, resulting in \$1 billion of early profits for the company. We also continue to fight for transparency and accountability on behalf of the 4.5 million customers who get power through Georgia's Electric Membership Corporations (EMCs).

In early 2011, Georgia Watch's CEP called upon the PSC to disburse funds from the Universal Service Fund (USF) so the state could assist cash-strapped natural gas customers struggling to keep their heat on through severe weather conditions. The PSC voted unanimously to support Georgia Watch's request, providing \$5 million in life-saving funds; \$4 million was credited to qualifying Atlanta Gas Light Company customers, and the rest was given to the Salvation Army, which then distributed that money to people in need.

At Georgia Watch, we believe no Georgian should be cold in the winter or lose the electricity that helps them feed their families because of high bills. Now and into the future, CEP will continue to fight on behalf of Georgia's families and businesses to ensure rates are fair and justifiable and our utility companies are not predatory in their practices. We will continue to hold our leaders accountable, particularly those serving on the PSC and heading our EMCs, and we will continue to advocate for you and pro-consumer utility policies at the capitol.

TEN YEARS OF REPRESENTING YOUR VOICE

2002 – Georgia Watch is founded as the state’s consumer advocacy organization working on behalf of all Georgians.

2003 – Georgia Watch, with strong support from Georgia’s military, advocated for the banning of predatory payday lending, which was successful at the capitol and signed into law.

2004 – Georgia Watch alongside MADD Georgia, AARP, and hundreds of supporters opposes restrictions on patients’ rights to hold health care providers accountable for medical errors and abuse, a decision upheld in 2010 by the state supreme court.

2005 – Georgia Watch defeats the insurance industry’s first attempt to strip away the “prior approval” protections against price gouging in auto insurance.

2006 – Georgia Watch leads the first legislative effort to limit anti-consumer practices of the car title pawn industry, including the 300 percent APR interest rates.

2007 – Georgia Watch launches the Court Watch fellowship, unique in its research and analysis of consumer decisions from Georgia’s appellate courts.

Georgia Watch creates the Hospital Accountability Project, which works to broaden access to affordable care for low income, uninsured, and underinsured Georgians.

2008 – Board member Clark Howard helps Georgia Watch win another victory

for consumers with the passage of low-cost credit freeze, which protects Georgians from identity theft.

2009 – Georgia Watch establishes the Consumer Energy Program (CEP) to advocate for fair rates and transparency for Georgia’s utility customers.

Georgia Watch leads the effort to stop the passage of Senate Bill 31, a bill that leaves consumers footing the bill for the pre-financing of two new nuclear units at Georgia Power’s Plant Vogtle and forces Georgians to pre-pay a billion dollars in early profit to the company.

2010 – Through CEP, Georgia Watch preserves the Georgia Public Service Commission’s authority to refund money back to telecom customers.

Georgia Watch launches GaHAP.org, a website that provides a wide range of consumer-friendly information about hospitals, pricing, coverage, and low-cost options for care.

2011 – CEP successfully advocates for \$5 million in assistance to help low-income customers with their winter heating bills through the LIHEAP program.

Georgia Watch works to strengthen Georgia’s ethics laws as part of the Georgia Alliance for Ethics Reform.

Georgia Watch creates the Health Access Program, which helps ensure appropriate and effective care for vulnerable populations through insurance oversight, patient advocacy, workforce development, and community partnerships.



Protecting our military from payday lending



Reaching out into the community



Educating consumers on how to best afford their health care

Why We Support Georgia Watch

“Georgia Watch is vital to the citizens of Georgia. They keep issues that affect consumers before the public eye. They are also an important resource of information to citizens concerning areas of their daily lives. One recent example is a health care issue involving one of Ann’s brothers. Her brother is disabled with rheumatoid arthritis and needed foot surgery. His immune system is very low because of all the arthritis medications he has to take, so his main concern was contracting a staph infection while in

the hospital. Ann contacted Holly Lang, hospital accountability project director at Georgia Watch, to talk about hospital infection ratings. Holly researched the infection rate and was able to send information to Ann that greatly helped with her brother’s concerns.

“We have been supporters of Georgia Watch from its inception. Whether we were lending an extra set of hands to help send out newsletters or appearing on the capitol steps in support of issues that Georgia Watch brought to the legislature. We believe and support the efforts in which they are involved.”

–Jim and Ann Kelly, Georgia Watch members