

## **Summary of Activities for 2014**

*Consumers Council of Missouri builds on its foundation, laid in 1971, to educate consumers statewide and advocate for their collective interests through leadership and partnerships on issues such as utility rates, health care access, personal finance and others, as they arise.*

### **Utility Policy**

Among CCM's activities before the Public Service Commission were: Working with allies to defend consumer protections from utilities' attacks during a rewrite of residential customer billing rules that took seven years; negotiating a settlement in the Missouri Gas Energy rate case that reduced the fixed customer charge and resulted in virtually no rate increase; fighting to disclose Ameren Missouri's overearnings of \$100 million since its last rate case; and intervening in an overearnings case against Ameren at the PSC. We successfully worked with allies to persuade the PSC to propose a rule barring utilities from using predatory lenders as collection agents. We are currently intervening in rate cases filed recently by Ameren Missouri and KCP&L.

We participated with the Fair Energy Rate Action Fund (FERAF) in proposing the Utility Transparency and Fairness Act in the Missouri General Assembly and in fighting anti-consumer bills.

### **Health Care Access**

CCM joined the Cover Missouri Coalition to help educate Missourians about health care coverage through the Affordable Care Act and to encourage enrollment. CCM led the effort to gather plaintiffs for a federal lawsuit challenging a Missouri law that imposed restrictions on guiding people through the process of ACA enrollment and caused confusion about what groups like CCM could legally do to promote enrollment. The judge issued a preliminary injunction barring enforcement of the law. The state has appealed the decision. CCM has a contract with Missouri Foundation for Health to review and explore issues concerning insurance rates under the ACA in Missouri and prepared consumer materials for rate review in future years. CCM entered an agreement with D.C. law firm Mehri & Skalet to file a lawsuit when the federal government denied our request for rate information under the Freedom of Information Act. The lawsuit is ongoing.

CCM participated in advocating for the expansion of Medicaid through its memberships in Missouri Healthcare for All, Missouri Medicaid Coalition and Physicians for a National Health Program.

### **Personal Finance**

As a member of St. Louis Equal Housing and Community Reinvestment Alliance (SLEHCRA), CCM participated in reaching an agreement with Midland States Bank that includes new bank locations and \$16.6 million in loans and investments for access to home mortgages and financial services for minorities in the St. Louis area. CCM also received a mini grant from Bank On Save Up St. Louis to hold a Money Smart financial literacy workshop in August in partnership with Epiphany United Church of Christ in Benton Park. We have received another mini grant to hold two more workshops. We also participated in the annual Money Smart week in the spring.

During the legislative session CCM crafted a bill to outlaw abusive and bullying behavior by bill collectors working for payday lenders. Unfortunately, other language purporting to accomplish the same goal – but would not have the same effect – passed in Senate Bill 694, which made other changes in payday lending law. CCM was successful, with allies, in urging the governor to veto the bill.

### **Other Issues**

CCM joined forces with a national organization, Fan Freedom, to challenge Ticketmaster's pre-purchase disclosures to consumers of the restrictions on paperless tickets. We also continued to work with C.A.R.S., a national group urging the U.S. Congress to pass legislation stopping the rental of recalled cars that have not been repaired.

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