

**THE NEW HAMPSHIRE
RATE WATCHER**
(It's Your Money)

The Consumer Newsletter of the
New Hampshire Office of Consumer Advocate
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Q. Telecommunications...do I have any options?

A. You may ... read on!

Shopping for local residential telephone service

Customers of local residential telephone service may have competitive alternatives for local telephone service. To determine whether you may have such alternatives, consider the following question.

Do you live in Verizon service territory?

In other words, are you or could you be a customer of Verizon for local residential telephone service? Presently, only the Verizon service territory in New Hampshire is open to local landline competition. Approximately 10% of residential customers in New Hampshire are served by an independent telephone company and do not have any choice for a local landline provider. If you do not live in Verizon service territory, skip the remainder of this section and go to the sections (below) which discuss shopping for long distance and wireless service. If you do live in Verizon service territory, consider the next question.

Do you live in an area (within Verizon service territory) where Competitive Local Exchange Carriers (CLECs) offer or provide residential services?

Even if you live in Verizon service territory, your alternatives for local residential telephone service depend upon whether competitors to Verizon are serving residential customers in your specific geographic area. Currently, New Hampshire has 44 active Competitive Local Exchange Carriers (CLECs) competing in the Verizon territory. Unfortunately only a few have ventured into the residential market. The chart at the end of this section includes CLECs presently providing local residential service within New Hampshire. To determine whether any of these CLECs are servicing your geographic area, you must contact the CLEC. If none of the CLECs service your area, go to the sections (below) which discuss shopping for long distance and wireless service. If one or more of the CLECs service your area, consider the competitive offerings described in the table below.

The following table provides the current Verizon base standard rates, Verizon Freedom Unlimited Package and a sampling of products from CLECs offering residential service with rate comparisons. Please note that prices, product packages and service availability change rapidly. In reading this edition of the RateWatcher, please note that Voice over Internet Protocol (VoIP) is not included in our competitive comparisons. Please visit our website at www.oca.nh.gov to view the Summer RateWatcher which focused on VoIP.

For purposes of reading the table, the term “features” refers to additional functions such as; caller I.D, call waiting and call forwarding to name a few. The term “Rate Group” refers to how many

telephone lines are serviced in a particular area. The rate groups range from Rate Group A, which is the lowest number of lines, to Rate Group E, which is the largest number of lines.

<u>Name</u>	Monthly Residential Rate <i>(excluding surcharges & taxes)</i>	<u>Notes</u>
Verizon (800) 870-9999 www.verizon.com	\$11.11 \$12.10 \$13.25 \$14.41 \$15.69	Rate Group A Rate Group B Rate Group C Rate Group D Rate Group E
AT&T (800) 222-0300 www.att.com	\$57.95	One Rate USA - Unlimited local, instate long distance and interstate long distance plus four features.
Broadview Networks, Inc (800) 260-8766 www.broadviewnet.com	\$29.95	4 Penny Package -500 minutes of local calls, 300 minutes instate long distance plus interstate long distance at \$0.04 per minute.
Comcast Phone of NH, LLC (800) 266-2278 www.comcast.com	\$39.95	Digital Voice Must have Comcast cable & internet service. Includes unlimited local, intrastate long distance & interstate long distance.
	\$44.95	Digital Voice - Must have either Comcast cable or internet. Includes unlimited local, intrastate long distance & interstate long distance.
	\$54.95	Digital Voice - Includes unlimited local, intrastate long distance & interstate long distance plus 12 calling features.
	\$39.99	Digital Phone - Introductory rate for 12 months that includes unlimited local calling & intrastate toll & interstate long distance on a measured basis.
IDT America, Corp. (800) 691-8438 www.idt.net	\$39.95	Packages start at \$39.95 up to \$44.95 which includes local & unlimited long distance plus custom calling features.
	\$28.95	Packages start at \$28.95 up to \$33.95 for local then various long distance calling plans.
MCI (800) 444-3333 www.mci.com	\$29.99	Neighborhood Plan - Plans start at \$29.99 for local plus 200 minutes long distance including 3 features.
Verizon (800) 870-9999 www.verizon.com	\$49.95	Freedom Unlimited - Includes unlimited local, regional and long distance plus 3 features.

The companies listed here are not endorsed by the OCA. Information is being published for educational purposes only.

Shopping For a Long Distance Carrier

New Hampshire currently has 157 active long distance service providers. Due to the number of companies offering long distance products one of the most efficient ways for a consumer to find the long distance product best for them is to perform a search on the Internet. Three websites listed on the N.H. Public Utilities Commission (N.H. PUC) web site that may help in conducting a search are: www.ldwiz.com, www.abtolls.com and www.smartprice.com. You may also call the N.H. PUC, at 1-800-852-3793 or visit www.puc.nh.gov for their list of companies authorized to do business in New Hampshire.

Shopping For a Wireless Phone Provider

Currently there are approximately 27 wireless providers offering service in New Hampshire. When shopping for a new wireless provider the consumer should take time to compare plans offered by the competitors and pay particular attention to: 1) the length and terms of the proposed contracts; 2) coverage area; and 3) pricing options. Due to the number of companies and options available it is helpful to do some upfront research before contacting the various providers for price quotes.

Many resources are available to assist the consumer in searching for the provider with the best plan to meet their specific wireless needs. Some of the internet sites that may be of help include: www.getconnected.com, www.ldwiz.com/cellular, www.wirelessadvisor.com, and www.jdpower.com to name a few. Another site containing useful information regarding cellular service in New Hampshire is provided by the N.H. Public Utilities Commission, at www.puc.nh.gov. Once at this site, click on the "Consumer" tab (first along top). Then go to the "Telecom Information" section (along left side) and click on "Cellular Phones."

The websites listed here are not endorsed by the OCA nor does the OCA vouch for the accuracy of the information provided by these websites.

Saving Money on your Phone Bill

Measured Service: Local measured service is a telecommunications service that offers an alternative to flat rate local service. This service may be beneficial to customers that infrequently use their telephone for making calls within their local non-toll calling area. A consumer would have the ability to use only a certain number of minutes per billing period on their telephone. Once the cap has been reached the customer then pays a per usage fee on top of the measured service flat rate. Call your local telephone provider to see if it offers local measured service and if they do ask what options are available and at what rates.

Toll-Free #'s: Use toll free #'s when ever possible. You can call 1-800-555-1212 toll free nationwide to access any listing for their 1-800 number.

Pre-Paid Calling Cards: Pre-Paid Calling Cards tend to have very low per minute costs. Call and compare your provider's per minute prices to the calling card per minute prices you can find at retail stores. You make the choice.

Protect Yourself: Any time you pick up a telephone to make a collect call, ask the operator what the rates for the call will be. They are required to tell you. Always be informed of the charges you may incur when calling outside your environment. In NH, if you are staying at a hotel, hospital, educational institution or similar facility, the rates and charges of the calls must be posted on or by the telephone pursuant to RSA 378:17-c. If they are not posted ask them what the rates and charges are and ask them to post them.

Assistance Program Available

Linkup New Hampshire: reduces the normal installation charges for local telephone service by 50 percent (up to \$30.00). This discount does not apply to any work required to install inside wiring or telephone jacks.

Lifeline Telephone Assistance: provides a monthly reduction on your residential telephone bill.

To qualify for Link-Up New Hampshire or the Lifeline Telephone Assistance programs, you must be participating in Medicaid, Food Stamps, Supplemental Security Income, Federal Public Housing, Low Income Home Energy Assistance, and Temporary Assistance for Needy Families or the National School Lunch Program. You may also be eligible if your household income is at or below 135% of the Federal Poverty Guidelines.

To apply, contact your local telephone company, the N.H. PUC or social services office in your area. These programs are federally funded.

Extended Area Service (EAS): What constitutes a toll call?

Do you ever wonder why you can call your neighbor who lives down the road without incurring toll charges but not your child's school which is in another town? It all boils down to the service area. The PUC Commissioners determined that residents may call toll-free any exchange their exchange touches within NH.

Residents of any town can petition the N.H. PUC to modify the EAS. If you are unable to make toll free calls to relevant public schools, a general medical practitioner, a pharmacy, a banking facility, an internet provider and/or a central business area with 12 or more businesses then you are eligible for extending your local area service. You must

have signatures of 10% of the billed customers within the petitioning home exchange.

For details on how to file a petition to modify the EAS as well as the effects of the modification, contact the N.H. PUC at 1-800-852-3793. You may also review Puc 422 (rule) on the N.H. PUC's website, at www.puc.nh.gov. (Once at the site, click on "Regulatory" tab at top; go to "Rules" along left side; go to Puc 400; and then go to Puc 422.)

Understanding Common Telephone Scams

Slamming – Slamming is the illegal practice of a provider changing your telephone provider without your authorization.

Cramming - Cramming is the practice of placing unauthorized, misleading, or deceptive charges on your telephone bill.

Modem Hijacking - A computer scam known as "modem hijacking" fraudulently adds charges on your telephone bill. Modem hijacking can affect any computer user with a dial-up modem connected to a telephone line, even if the computer user no longer uses dial-up Internet access. Most frequently, consumers fall victim to this scam from a pop-up ad that flashes onto the computer user's screen. When the user clicks on the pop-up ad, this action triggers the download of auto-dialer software from a third party. The downloaded software can then automatically dial long-distance and/or international phone numbers without the customer's knowledge, resulting in unexpected charges on the customer's telephone bill. Customers are unaware of the scam until they receive their telephone bill containing hundreds or even thousands of dollars in long distance charges.

To protect yourself from these and other scams, please regularly read your telephone bill and always dispute unfamiliar charges. *If you believe that you are a victim of any of these telephone scams, contact the company billing you and dispute the charges on your bill. If you*

are unsuccessful resolving the dispute, call the N.H. PUC's Consumer Affairs Division at 1-800-852-3793 or visit www.puc.nh.gov to file a complaint online.

**Broadband over Power Lines (BPL):
Internet through the Electric Lines**

On October 14, 2004, the Federal Communications Commission (FCC) adopted rules to support the introduction of Broadband over Power Lines (BPL). BPL is a technical method of providing broadband computer connectivity by using electric company power lines instead of the traditional method of transmitting over the telephone lines. This application has generated significant interest over the past few years because it has the potential promise of introducing a new supplier of broadband communications service to compete against the cable and telephone company offerings.

The costs for this service can range from \$29.95 - \$39.95. To provide BPL service a local electric company must install a network access connection (interconnection point to Internet Service Providers/World Wide Web), additional devices to repeat/regenerate the network signal along the power line and devices at or near the targeted customer's serving transformer to allow the passing of the communication signals to and from the customer's premise. Inside the premise the customer's computer must be plugged into a modem that interfaces with the BPL network provided over the power line.

Many interested regulatory, industry and consumer groups including the Office of Consumer Advocate will be following the trials and early public offerings of BPL in an effort to determine its suitability for large-scale public offerings.

To read the most current report on this subject written by the National Association of Regulatory Utility Commissioners (NARUC) BPL Task Force please visit www.naruc.org or call (202) 898-2200.

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