

consumer action

Education and advocacy since 1971

Pre-purchase Resource Guide

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**Denotes a standout website in its category*

INTRODUCTION

In an effort to help consumers make wise buying and hiring decisions from among a vast marketplace of products and services, Consumer Action surveyed 38 websites that provide tools or data aimed at helping consumers narrow their options, save money and avoid buyer's remorse.

Some of the websites we surveyed are sleek and robust, with an extensive library of educational materials, while others offer just a basic database or directory. All of the sites provide valuable information and/or useful tools.

Consumer Action divided the 38 surveyed pre-purchase websites into nine categories:

- Banks and credit unions (4 sites)
- Investing (4 sites)
- Checking and financial services (2 sites)
- Credit cards (7 sites)
- Energy savings and fuel economy (2 sites)
- Wireless, Internet and phone service (3 sites)
- Health insurance (5 sites)
- Automotive (8 sites)
- General consumer products and services (6 sites)

Note: The total of all resources is 41 because two sites, NerdWallet and MyRatePlan, were reviewed more than once in different categories.

While some information is offered for sale, most of it is free. Non-profit sites typically receive sponsorships, grants or fees from third-party organizations, while government-sponsored websites utilize public funding. Many for-profit sites do not charge directly for services or information, noting that they receive advertising funds or compensation when a user clicks on a site's sponsored products.

Consumer Action's Pre-purchase Resource Guide lists each website's function, funding and information sources. At the end of each industry category, we feature a "standout" site. Standout choices were based on ease of use, educational content, and the value of the tool or service provided. We also highlighted notable features for each website under "What we like." Under "What we'd change," we offer ideas for improvements (if any).

We plan to continue to update this guide, so send us any helpful pre-purchase resources that you think ought to be included. Email suggestions to editor@consumer-action.org.

These resources were reviewed between March 19, 2013 and September 17, 2013 by Alegra Howard and Krishna Hegde.

BANKS AND CREDIT UNIONS

Bankrate*

www.bankrate.com

Function and/or utility: Bankrate allows consumers to research banks by name, asset size and star rating. It updates its bank and credit union ratings quarterly. The site displays daily and weekly interest rate averages and loan calculators.

Funding: For-profit; paid advertising and licensing fees

Sources of data/info: Bankrate continually surveys approximately 4,800 financial institutions in all 50 states.

Educational materials: Maintains up-to-date articles related to mortgages, credit and other personal finance topics. Also includes several calculators, including: cost of living, savings, refinance, debt payoff and mortgage.

What we like: The sheer size of its resource library and database. The “Ask Bankrate” section allows users to submit questions to financial experts in areas such as bankruptcy, credit and debt.

What we'd change: Database and site layout is crowded with a lot of information.

Cost to consumers: Free

BauerFinancial

www.bauerfinancial.com

Function and/or utility: BauerFinancial provides star ratings for banks and credit unions. For detailed star ratings (top 100 banks and top 100 credit unions), consumers can purchase its books.

Funding: For-profit; publication sales (does not accept advertising)

Sources of data/info: BauerFinancial formulates its star ratings using government-provided data collected four times a year from banks and credit unions.

Educational materials: Offers books for purchase on top-ranked banks and credit unions.

What we like: It does not accept advertising.

What we'd change: Very limited information is provided free of charge. Also, website does not order bank listings in any structured way, and fails to use more specific geography criteria than state. Searching for banks in a certain state provides results for banks in a variety of states.

Cost to consumers: Detailed reports start at \$10.

Consumer Financial Protection Bureau (CFPB) Consumer Complaint Database

www.consumerfinance.gov/complaintdatabase

Function and/or utility: The CFPB posts information on consumer complaints regarding credit cards, student loans, mortgages, money transfers, credit reports, car loans and other financial services. Site visitors can view complaints by category, product or service, company name and company's general responses. Companies are expected to resolve most complaints within 60 days.

Funding: Government

Sources of data/info: The CFPB compiles consumer-submitted complaints and company responses. Consumers can report complaints online or by phone to the CFPB.

Educational materials: Site posts excellent personal finance information, and an "Ask CFPB" section includes questions and answers grouped by financial product or service. Site also contains video tutorials for organizing and viewing information in its database.

What we like: Extensive range of complaint information. Site allows consumers to download data for their specific queries and manipulate the data in other formats (like graphs and charts). Quarterly "snapshot" reports offer an overview of the most recent complaints received.

What we'd change: Site is not user-friendly for most consumers looking to choose among financial service providers because data is vast, making it difficult to manipulate and compare. However, it is very useful to researchers. The CFPB is currently updating the public database to make it more user-friendly.

Cost to consumers: Free

National Credit Union Administration (NCUA)

www.ncua.gov/Pages/default.aspx

Function and/or utility: The NCUA's website provides links to data and applications for researching various aspects of credit unions, from financial performance reports to share insurance reports.

Funding: Government

Sources of data/info: The NCUA collects government-regulated data from federally insured credit unions.

Educational materials: Impressive number of useful articles on financial literacy, privacy and identity protection, as well as the laws governing credit unions. Maintains a "Regulations, Publications and Reports" section that contains up-to-date information on proposed credit union regulations and legislation.

What we like: Vast amount of information; website design and presentation of information is sleek and modern.

What we'd change: Not presented in a format tailored to consumers. However, the NCUA has created a separate education-focused website designed specifically for consumers at www.mycreditunion.gov.

Cost to consumers: Free

***Industry standout:** Bankrate's site stands out for its easy-to-navigate interface as well as its extensive selection of educational articles and tools (loan calculators, rate comparisons, etc.). Its "Ask Bankrate" section allows users to submit questions to financial experts in areas such as bankruptcy, credit and debt.

INVESTING

Certified Financial Planner Board of Standards (CFP Board)

www.cfp.net/find/VerifyCertificationCFP.aspx

Function and/or utility: Provides a database to confirm if a financial planner is a "Certified Financial Planner," or CFP®, or has held that designation before. Also includes information on planners' professional background and conduct.

Funding: Not-for-profit; planner certification fees

Sources of data/info: The CFP Board's internal list of current and former certified professionals.

Educational materials: Website provides a link to <http://letsmakeaplan.org/>, which offers extensive resources for finding a qualified financial planner, tips and advice on financial planning, and financial calculators.

What we like: Website makes database easily searchable, and information is presented in an accessible way.

Cost to consumers: Free

FINRA BrokerCheck*

www.finra.org/Investors

Function and/or utility: Investors can search backgrounds of FINRA (Financial Industry Regulatory Authority)-registered brokers and brokerage firms,

investment adviser firms and representatives. The site also helps investors evaluate the risk levels of individual investments.

Funding: For-profit; annual registration and user fees from licensed brokers

Sources of data/info: Data is obtained from the Central Registration Depository (CRD) and from forms that brokers, brokerage firms and regulators complete as part of the securities industry registration and licensing process.

Educational materials: Provides guides and research tools, including the “Fund Analyzer,” “Risk Meter” and “Scam Meter.” Also offers calculators in areas such as retirement planning, credit and savings.

What we like: FINRA dedicates an entire section of its site to dispute resolution and arbitration, posting guides, statistics and resources to help investors resolve disputes with brokerage firms and individual brokers:

www.finra.org/ArbitrationAndMediation/index.htm. FINRA educational guides are plentiful, and podcasts are available for consumers on the go (listed under “What’s New” in the center of the Investors home page).

Cost to consumers: Free

Investment Adviser Public Disclosure

www.adviserinfo.sec.gov/IAPD/Content/iapdMain/iapd_SiteMap.aspx

Function and/or utility: Investors can use the site to check an investment adviser's professional background and conduct.

Funding: Government; sponsored by the U.S. Securities and Exchange Commission (SEC)

Sources of data/info: Information is provided to the SEC as part of the securities industry's registration and licensing process. Data also comes from the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system.

Educational materials: None

What we like: Easy-to-use database, and search results are presented clearly.

Cost to consumers: Free

North American Securities Administrators Association

www.nasaa.org/about-us/contact-us/contact-your-regulator

Function and/or utility: The NASAA website connects investors with their state's securities regulator. For example, the California link takes you to the state's Department of Corporations, which regulates a variety of financial institutions, including securities brokers and dealers. The link for the state of New

York takes you to the New York Attorney General's Investor Protection Bureau webpage.

Funding: Government

Sources of data/info: NASAA is a voluntary association with membership from 67 state, provincial and territorial securities administrators in the U.S., Canada and Mexico.

Educational materials: Its Investor Education page offers resources from both NASAA and its members: www.nasaa.org/investor-education. Also, NASAA's links to each state's securities regulator's website lead to educational resources from those departments and agencies. For example, the New York Attorney General's page provides FAQs as well as brochures on topics such as how to vet a broker.

What we like: In addition to fraud alerts, the Investor Education page offers materials targeted to specific groups of investors, such as adults and families, seniors, youth and educators, military service members and women.

Cost to consumers: Free

**Industry standout: In addition to its BrokerCheck tool, the Financial Industry Regulatory Authority's (FINRA) site helps investors evaluate risk levels associated with particular investments with its "Fund Analyzer" and "Risk Meter" tools. FINRA also operates a dispute resolution forum, helping investors and parties in the securities industry resolve disputes through arbitration or mediation (<http://www.finra.org/ArbitrationAndMediation/index.htm>).*

CHECKING AND FINANCIAL SERVICES

CheckingOptions

www.checkingoptions.com

Function and/or utility: CheckingOptions.com presents information about major banks' checking account products. A graph compares several major banks' checking account options, listing each bank's fees and providing the pros and cons of each product.

Funding: For-profit; paid advertising and commissions from sponsored products

Sources of data/info: Bank websites

Educational materials: Includes a Q&A section on overdraft protection, ATM fees and other checking account-related topics.

What we like: The database allows consumers to compare checking accounts across a wide range of indicators, such as fees, balance requirements and customer service, in an easy-to-read graph.

What we'd change: Only seven checking account options are compared in side-by-side format, all of which ostensibly receive CheckingOptions' top recommendation. Not clear how often the list is updated.

Cost to consumers: Free

NerdWallet*

www.nerdwallet.com

Function and/or utility: NerdWallet helps consumers find free and low-fee checking accounts, high-yield/low-fee savings accounts, low-cost brokerage accounts, and other financial products and services that meet their criteria.

Funding: For-profit; paid advertising and commissions from sponsored products

Sources of data/info: NerdWallet researches issuers' offers available online and delivers information based on consumer preferences entered in the search fields.

Educational materials: The "Articles" and "Tools" sections include resources such as "Ask an Advisor," an online forum where users can post personal finance questions. The site also provides a cost-of-living calculator and a same-sex planning tool, intended to help same-sex couples navigate financial, tax and legal decisions.

What we like: Website is clean and easy to navigate, with clear and easy to understand content. Tools make it simple to change personal search criteria.

Cost to consumers: Free

** **Industry standout:** NerdWallet's easy-to-navigate site is a one-stop shop for investment accounts, credit cards, checking and savings accounts, and other consumer financial products. The site's tools help consumers find cost savings and features based on their preferences. The site has an "Ask an Advisor" resource that allows users to seek advice and search previously asked questions. It also offers a same-sex couples planning tool, intended to help same-sex couples navigate the financial, tax and legal implications of their relationships.*

CREDIT CARDS

Card Hub*

www.cardhub.com

Function and/or utility: Consumers can use this site to compare credit cards. View editors' recommendations, or use the recommendation generator to get quick results based on individual preferences.

Funding: For-profit; paid advertising and commissions from sponsored products

Sources of data/info: Card information is based on financial institutions' websites.

Educational materials: Includes estimators and calculators, articles, a glossary, a "Question of the Week" and advice on credit and debt, as well as information on minimizing credit card fraud risk: www.cardhub.com/credit-card-help.

What we like: Intuitive interface displays extensive array of search results.

Cost to consumers: Free

CompareCards.com

www.comparecards.com

Function and/or utility: Users can compare over 100 credit card offers based on information and criteria they enter, such as credit score, desired card benefits and issuer, or through site recommendations.

Funding: For-profit; paid advertising and commissions from sponsored products

Sources of data/info: Data comes from card issuers and financial institutions. However, a website disclaimer states that while all information presented is up to date, there is no warranty for accuracy, and consumers should double-check with the card issuer.

Educational materials: The Education Center includes tools for debt payoff and balance transfers, savings calculators, a glossary of credit card terms, fee estimators and credit card guides.

What we like: The database is searchable by a wide range of criteria in an easy-to-read format.

Cost to consumers: Free

Consumer Action Credit Card Surveys*
www.consumer-action.org/archives/surveys

Function and/or utility: The Consumer Action website posts results of extensive surveys of major credit card issuers (2011) and prepaid cards (2012). These independent surveys compare card offerings based on fees, rates, rewards, payment policies and other features and terms.

Funding: Not-for-profit; donations, grants and collaborative educational initiatives with private firms

Sources of data/info: Organization staffers compile the answers to dozens of questions about each card product gathered from card offers, card issuer websites, and calls and emails to customer service departments during a certain date range.

Educational materials: The Consumer Action website offers an extensive library of articles, training materials and guides to improve financial literacy. There are also timely consumer alerts and updates on legislation that affect consumers in areas such as housing, banking, telecommunications, utilities and privacy.

What we like: Narratives are written with the average consumer in mind, providing clear and concise comparisons of fees, interest rates and other card features and terms. In 2012, rather than survey the cards themselves, the organization conducted a survey of credit card comparison websites.

What we'd change: The latest credit card surveys are from 2011 and 2012, though educational materials, alerts and legislation updates are current.

Cost to consumers: Free

CreditDonkey*
www.creditdonkey.com

Function and/or utility: Users can compare credit cards based on their credit profile (student, business, consumer), payment habits (if you routinely carry a balance, you'll want cards with a low interest rate) and reward type. Also includes "favorites" lists for certain categories of card (low interest, balance transfer, business, etc.).

Funding: For-profit; paid advertising and commissions from sponsored products

Sources of data/info: The website compiles information from card issuers, but a disclaimer states that while the editorial team makes reasonable effort to make sure website is up to date, it is consumers' responsibility to double-check with card issuers directly.

Educational materials: Maintains a news page with updates on consumer financial news.

What we like: The database is easy to navigate.

What we'd change: We would have liked to be able to choose more search options in the user profile.

Cost to consumers: Free

FindTheBest

<http://credit-cards.findthebest.com>

Function and/or utility: Users can search for cards by indicating card type and rewards desired, credit history and issuer preference. The site provides its "SMART" rating, which is calculated by incorporating expert reviews and information about the product.

Funding: For-profit; paid advertising and commissions from sponsored products

Sources of data/info: According to the home page, FindTheBest collects data from "public databases, primary sources (manufacturer websites) and expert sources." It also allows users to write reviews of individual credit cards listed.

Educational materials: Includes a guide and blog intended to help consumers find optimal credit cards.

What we like: Sleek and modern interface displays search results so that they are easy to read and compare.

Cost to consumers: Free

MyRatePlan

www.myrateplan.com/creditcards

Function and/or utility: MyRatePlan provides a database for comparing more than 100 credit cards based on 0% balance transfers, 0% introductory rate, no annual fee, airline miles, cash rebates, shopping rewards, etc.

Funding: For-profit; paid advertising and commissions from sponsored products

Sources of data/info: Card offers from financial institutions and card issuers

Educational materials: Its Credit Card Education Center offers calculators, tips for paying down debt, a tool to determine what kind of card you should be carrying, and more.

What we like: Useful and extensive information center. Format for comparing credit cards is easily readable and intuitive.

Cost to consumers: Free

NerdWallet*

www.nerdwallet.com/credit-cards

Function and/or utility: Database allows consumers to compare over 1,000 credit cards. Data is searchable by three main categories: type of card, type of rewards, and amount of money the consumer plans to spend each month. Allows card-by-card comparisons with estimated amount saved by switching cards. Featured partners (credit card companies that have financial relationships with NerdWallet) have premium placement in search results, but are clearly indicated as paid sponsors.

Funding: For-profit; paid advertising and commissions from sponsored products

Sources of data/info: Disclaimer states that NerdWallet attempts to keep information up to date based on issuers' data, but consumers should double-check on company/product website.

Educational materials: Website publishes articles on a wide range of personal finance topics, in areas such as insurance, debit cards, cell phone contracts and budgeting.

What we like: Comparison database is intuitive and clearly presents estimated savings based on the consumer's intended use of the card. Featured partners are clearly indicated as such.

Cost to consumers: Free

***Industry standouts:** *Card Hub, Consumer Action, CreditDonkey and NerdWallet all provide notable educational articles and user tools. (For our top picks of credit card comparison websites, see Consumer Action's 2012 survey at http://www.consumer-action.org/news/articles/2012_fall_issue_caneWS).*

ENERGY SAVINGS AND FUEL ECONOMY

Energy Star*

www.energystar.gov

Function and/or utility: The site's "Find ENERGY STAR Products" tool helps consumers locate the wide range of products—from dishwashers to computers—that have received the Energy Star rating for energy efficiency. Also includes a variety of calculators and other tools (click on "Home Assessment Tools") to help consumers calculate energy consumption and find ways to save.

Funding: Government; funded by the U.S. Environmental Protection Agency (EPA)

Sources of data/info: Manufacturers' EPA testing results

Educational materials: Includes many articles on conducting a home energy audit, improving your home's energy efficiency and qualifying for energy tax credits.

What we like: The site is very consumer-oriented, with constantly updated and easily searchable databases. An extensive amount of information covers every area of energy efficiency.

Cost to consumers: Free

U.S. Department of Energy Fuel Economy Guide
www.fueleconomy.gov/feg/printGuides.shtml

Function and/or utility: Users can research yearly reports that rank cars according to their fuel economy. Also includes a database by which consumers can search for vehicles (new and used) that fit their miles-per-gallon (MPG) requirements. Includes side-by-side comparisons and "best/worst" vehicle rankings.

Funding: Government; funded by the Office of Transportation and Air Quality of the Environmental Protection Agency (EPA)

Sources of data/info: EPA estimates are based on laboratory tests conducted by manufacturers according to federal regulations. The EPA re-tests about 10% of vehicle models to confirm the manufacturer's results.

Educational materials: Includes articles on gas mileage, tax incentives, fuel economy and hybrid options, as well as fuel savings and trip calculators. The site offers a find-the-cheapest-gas tool that links to websites with prices broken down by city.

What we like: The searchable database makes for easy side-by-side comparisons. A mobile app is available: www.fueleconomy.gov/m.

Cost to consumers: Free

***Industry standout:** Energy Star's site is very consumer-oriented and easy to use. It has a multitude of articles on energy efficiency, including up-to-date information on tax credits.

WIRELESS, INTERNET AND PHONE SERVICE

J.D. Power U.S. Residential Internet Service Provider Satisfaction Study

www.jdpower.com/consumer-ratings/telecom/ratings/909201429/2012-Residential+Internet+Service+Provider+Satisfaction+Study/index.htm

Function and/or utility: The annual study ranks Internet service providers (ISPs) by performance, reliability, cost of service and promotions by region.

Funding: For-profit; paid advertising and manufacturer-sponsored studies (Revenue is also generated from published studies sold to retailers, suppliers and other industry participants.)

Sources of data/info: Ratings are based on the opinions of a sample of consumers who have used or owned the product or service being rated.

Educational materials: None

What we like: Conducts similar surveys in areas such as landline phone, wireless and television service, as well as insurance and other consumer products and services. Divides rankings by region of country. Results are presented in a way that fosters at-a-glance side-by-side comparisons.

What we'd change: Does not review a wide variety of options in all product and service categories.

Cost to consumers: Free

MyRatePlan

www.myrateplan.com/wireless

Function and/or utility: Provides comparisons of wireless (and landline) service plans according to information you provide about your monthly usage. Results show plan prices, contract requirements and the number of devices available.

Funding: For-profit; paid advertising and commissions from sponsored products

Sources of data/info: Wireless companies provide information directly to databases on a 24/7 basis.

Educational materials: Offers basic guidelines for purchasing wireless plans.

What we like: Other tools allow you to check coverage maps and even compare the mobile devices themselves. Uncomplicated search criteria.

Cost to consumers: Free

Wall Street Journal's Wireless Savings Calculator*

<http://graphics.wsj.com/PhonePlan/?mg=inert-wsj>

Function and/or utility: After entering information about how much wireless service you use, the interactive tool displays the cheapest plans from the four largest national carriers (AT&T, Sprint, T-Mobile and Verizon).

Funding: For-profit; paid advertising

Sources of data/info: The four largest national carriers: AT&T, Sprint, T-Mobile and Verizon. The Journal updates the calculator as new plans are offered.

Educational materials: None

What we like: Tool is very user-friendly. Users can quickly and easily change their preferences and compare resulting prices in an easy-to-read graph.

What we'd change: The tool doesn't factor in other important variables when comparing wireless service plans, such as the network quality, speed and coverage.

Cost to consumers: Free (accessible to non-Journal subscribers, too)

**Industry standout: The Wall Street Journal's Wireless Savings Calculator is available to non-Journal subscribers. Based on the user's responses to four quick questions about wireless service usage, the tool provides a cost-comparison estimate from four major carriers: AT&T, Sprint, T-Mobile and Verizon.*

HEALTH INSURANCE

FAIR Health Consumer*

www.fairhealthconsumer.org

Function and/or utility: Consumers can search by ZIP code to view cost estimates for many medical and dental procedures available in their area.

Funding: Not-for-profit; data licensing fees paid by insurance companies and other third parties

Sources of data/info: FAIR Health collects charge data from private insurers and health plan administrators across the country. These charges represent the full, undiscounted fees that healthcare professionals report to insurers as part of the claims process. They are *not* the negotiated rates that apply when visiting a network provider. New charge data are continually added to the FAIR Health database.

Educational materials: Provides user-friendly educational overviews on various health care issues, health insurance terms and plans, and the costs associated with care.

What we like: FAIR Health Consumer provides overviews of health insurance plans and costs, including consumer alerts on potential unanticipated costs associated with certain procedures. Offers a mobile app and a Spanish version.

What we'd change: There's a limit on searches (20 per week).

Cost to consumers: Free

Healthcare Blue Book
www.healthcarebluebook.com

Function and/or utility: Website provides consumers with cost breakdowns for medical and dental procedures based on geography.

Funding: For-profit; paid advertising

Sources of data/info: Healthcare Blue Book uses industry data from numerous U.S. providers, payers and employers.

Educational materials: Provides basic information about most procedures.

What we like: Provides a breakdown of some procedures by amount paid to physicians, the facility, and for anesthesia. There's a mobile app.

Cost to consumers: Free

HealthCare.gov
www.healthcare.gov

Function and/or utility: HealthCare.gov provides excellent articles on healthcare choices for individuals, families and businesses under the Affordable Care Act (Obamacare). On October 1, its Marketplace function will allow consumers to compare healthcare professionals, hospitals and nursing agencies by state. It will also include a database on healthcare plan options using criteria such as age, veteran status, disability, etc., and pricing comparisons for plans available by state.

Funding: Government; U.S. Department of Health and Human services

Sources of data/info: All plans listed in the Health Insurance Marketplace are offered by private companies. The Marketplace is run by either the state government in which the consumer is searching, or the federal government.

Educational materials: Contains non-technical articles on making optimal healthcare decisions for individuals, families and businesses, plus information on the Affordable Care Act.

What we like: The Health Insurance Marketplace helps consumers compare their healthcare options (by state, type of plan and price), is easy to navigate and clearly presents the information. Excellent articles are written with the average consumer in mind.

What we'd change: There's a lot of information on the site, making it easy to stray.

Cost to consumers: Free

NerdWallet

www.nerdwallet.com/health/hospitals

Function and/or utility: Consumers can choose a geographic area and compare the cost of specific surgeries and medical procedures by hospitals in their region. Also provides data, by hospital, on average hospital charge, average medical payment per procedure, patients treated per year and Medicare discounts.

Funding: For-profit; paid advertising and sponsorships

Sources of data/info: Centers for Medicare & Medicaid Services at CMS.gov. Dataset covers all 2011 Medicare hospital inpatient data for the 100 highest volume diagnosis-related groups.

Educational materials: None

What we like: The results page is easy to read and comparison data include numerous medical procedures. Graph provides an overview of average hospital charges and procedures conducted per year.

What we'd change: Provide more informational materials on healthcare billing.

Cost to consumers: Free

New Choice Health

www.newchoicehealth.com/Directory

Function and/or utility: Consumers can compare the cost of specific surgical and medical procedures by hospital and healthcare provider in a specific region.

Funding: For-profit; subscription fees paid by some medical organizations that are featured in the results

Sources of data/info: Website obtains information from proprietary cost analysis algorithms and third-party independent sources.

Educational materials: Provides an overview of medical procedures and patient prep as well as post-procedure information.

What we like: Shows cost averages around the country for most procedures.

Cost to consumers: Free

**Industry standout: FAIRHealthConsumer.org excels with its overviews of health insurance plans and costs, including consumer alerts on potential unforeseen costs. (A plus sign next to a calculated amount is a cue that a procedure may be coupled with another service for an increased total medical bill.*

AUTOMOTIVE

Carfax

www.carfax.com

Function and/or utility: Consumers submit the vehicle identification number (VIN) or license plate number to purchase a comprehensive vehicle history report, which includes information on title problems, ownership history, accidents and service history. Also provides a function to find car dealers that offer free Carfax reports.

Funding: For-profit; fees for reports

Sources of data/info: Carfax receives data from more than 34,000 different sources from the U.S. and Canada in addition to auto auctions, fire and police departments, collision repair facilities, fleet managers and car rental agencies.

Educational materials: Limited

What we like: Convenient to search for car dealers that provide the Carfax service free of charge. There is also a myCARFAX mobile phone app available for iPhones and Droids that alerts car owners to important safety and recall information, along with reminders for future vehicle maintenance checks.

What we'd change: The hefty \$40 cost of each report, although discounts are available when multiple reports are purchased.

Cost to consumers: 1 report \$39.99, 5 reports for \$49.99

Center for Auto Safety (CAS)

www.autosafety.org

Function and/or utility: Consumers can search user-submitted complaints on vehicles by year and manufacturer, and can check “lemon laws” in each state. Consumers can also search for government recalls and investigations by auto make, model and year. CAS publishes an annual “Car Book,” which provides car recommendations in 10 categories, including predicted crash safety, insurance premiums, maintenance and repair costs, and more.

Funding: Not-for-profit; book and publication sales, annual memberships, donations and investments

Sources of data/info: The National Highway Traffic Safety Administration is the website’s source for recalls, investigations and consumer complaints. The European New Car Assessment Programme provides information on vehicle crash test ratings. Individual state regulatory agencies provide information on state lemon laws. The Center’s board of directors includes legal experts and vehicle industry specialists.

Educational materials: Articles on industry news, offered to help consumers navigate the used car market and avoid lemons.

What we like: There are a lot of useful articles and a user-friendly database.

What we’d change: The car complaint database has limited information. For example, a search on complaints for 2012 Chevrolet vehicles (all models) returns only six complaints. The list of legislation and policies regarding vehicles and vehicle safety (under "Rulemaking") is out of date.

Cost to consumers: Free access to website information. The “Car Book” is \$28 and presents the latest auto safety ratings, dealer prices, fuel economy stats, insurance premiums and maintenance costs. A \$40 yearly membership includes the latest Car Book.

Edmunds*

<http://www.edmunds.com/>

Function and/or utility: The complete one-stop-shop for car buyers, Edmunds.com provides consumers with free information on buying new and used cars. Users can search its database by vehicle make and model, or by the amount they want to spend. They can also see reviews and road tests, check for incentives and rebates, and read the site’s recommended “best” car lists. The “Edmunds Price Promise” gives car shoppers a guaranteed price on a specific car. The site’s appraisal tool allows consumers to view the market value of a car, and its “True Cost to Own” pricing system calculates additional costs car buyers may not have considered, such as depreciation, taxes and fees, fuel costs, maintenance and repairs.

Funding: For-profit; paid advertising and referral fees

Sources of data/info: Automakers, dealers and other auto industry companies

Educational materials: The site provides multiple calculators for estimating auto loans and gas prices, provides car selling tips, and posts a multitude of articles on topics such as family safety, auto financing and insurance.

What we like: The website's interface is easy to navigate and provides useful information on both new and used cars. The articles cover material on a vast number of car-buying elements, from first-time financing to finding the closest dealer and calculating the price of gas.

Cost to consumers: Free

Insurance Institute for Highway Safety

www.iihs.org

Function and/or utility: Consumers can search insurance losses for a wide range of new and used automobiles. Each model's ranking compares insurance losses against other cars' property damage liability, comprehensive, personal injury, medical payment, bodily injury and collision losses. The website also provides five-star vehicle safety ratings, and its "Top Safety Picks" are based on annual reviews of minivans, SUVs, midsize, full-size and compact cars. Booster seat recommendations are available.

Funding: Not-for-profit; supported by auto insurers and associations (website is a collaboration of the Highway Loss Data Institute (HLDI) and the Insurance Institute for Highway Safety)

Sources of data/info: Insurance loss results by vehicle make and model are provided by the HLDI. Information appears to be updated annually.

Educational materials: Consumer guides are available on topics such as teenage driving, shopping for a safer car, and airbags.

What we like: Provides annual review of booster seats and makes brand-name recommendations. Booster seats are also searchable by brand.

What we'd change: Database presents information in spreadsheet-style format that does not allow for easy comparisons. Cars made before 2004 can't be seen in the website's search comparison graph; users must access the site's archive to select cars from 1989-2003. Archive results are shown in a PDF, making it difficult to compare multiple vehicles.

Cost to consumers: Free

Kelley Blue Book
<http://www.kbb.com/>

Function and/or utility: Kelley Blue Book (KBB) reports market value prices for new and used automobiles of all types. For new cars (2012 to 2014), KBB provides information about a make's sticker price, dealer invoice price and Kelley's New Car Blue Book value. For used cars, KBB provides retail value, trade-in value and private party value. Price estimates are updated weekly. The site also provides consumer reviews, lets users compare new and used cars, and offers photos, pricing information and sales incentives for each new car make and model. KBB editors also provide great overviews of vehicle pros and cons, driving impressions and favorite features.

Funding: For-profit; paid advertising

Sources of data/info: The company obtains retail pricing data by collecting information about actual retail sales.

Educational materials: Provides extensive list of "top picks" and tips, including "10 Coolest Cars Under \$25,000" and "10 Best Family Cars." Site offers multiple calculators, and information on how to sell a vehicle. Its mobile app is available for iPhone, Android and Windows devices.

What we like: By creating an account with a login name and email address, users are able to save their past vehicle searches for future review under the "Recently Viewed Cars" tab. Users can also compare cars at a future time under "My Saved Cars."

Cost to consumers: Free

National Insurance Crime Bureau (NICB)
<https://www.nicb.org/>

Function and/or utility: The NICB's "VINCheck" database allows consumers to determine whether a vehicle has been reported as stolen but not recovered, or has been reported as a salvage title vehicle by cooperating NICB members.

Funding: Non-profit; membership and partnership income

Sources of data/info: The NICB partners with insurers and law enforcement agencies.

Educational materials: The site's "Theft and Fraud Awareness" section provides articles on stolen vehicles and news clips on vehicle theft and fraud. Downloadable brochures and fact sheets are available on a multitude of topics such as boat and cargo theft, insurance and disaster fraud, and vehicle cloning.

What we like: The site's main feature, "VINCheck," is easy to find and simple to use.

What we'd change: Only up to five “VINCheck” searches can be done per day per IP address. The latest list of top vehicles stolen by state is from 2012—we’d like to see the list updated more often.

Cost to consumers: Free

National Motor Vehicle Title Information System (NMVTIS)
www.vehiclehistory.gov

Function and/or utility: Provides car shoppers links to government-approved sites that sell vehicle history reports that include such information as the vehicle's title history, most recent odometer reading, salvage or flood status and, in some cases, theft data.

Funding: Government

Sources of data/info: State motor vehicle titling agencies, junkyards, salvage yards, auto recyclers and insurance carriers

Educational materials: Site provides used car buying tips and articles on current events related to NMVTIS.

What we like: Provides useful key for deciphering NMVTIS reports.

What we'd change: Site is too text-heavy.

Cost to consumers: Varies by vendor, but reports can sell for as low as \$2.

SaferCar.gov*
www.safercar.gov

Function and/or utility: Used car buyers are able to enter a vehicle identification number (VIN) into the website’s online database to learn if recall repairs have been made. Free per-vehicle recall information will be available on all cars by August 2014. Includes database of five-star safety ratings for all car makes, and lists child car seat inspection locations. Collects safety-related car complaints and reports of safety defects for future investigations and recalls.

Funding: Government (National Highway Traffic Safety Administration-NHTSA)

Sources of data/info: Safety ratings are compiled from government assessments. Recall data comes from filings by vehicle and equipment manufacturers.

Educational materials: Up-to-date articles on vehicle maintenance.

What we like: Intuitive, easy-to-use database for searching crash safety ratings from 1990 to present. From 2011 to present, users are able to perform side-by-side vehicle comparisons. Complaint database seems comprehensive.

What we'd change: Complaint database does not allow for side-by-side comparisons.

Cost to consumers: Free

***Industry standouts:** *Edmunds helps car buyers with multi-vehicle cost comparisons, car appraisals and cost-to-own tools. It also posts vehicle incentives and rebates offered in a consumer's local area. Safercar.gov provides excellent pre-purchase safety research, allowing for side-by-side safety reporting comparisons. The site also posts a multitude of safety articles on vehicles, tires and airbags. Car owners are able to file complaints and search for recalls on the site, and users can search for consumer complaints by vehicle.*

GENERAL CONSUMER PRODUCTS AND SERVICES

Better Business Bureau (BBB)

www.bbb.org/us

Function and/or utility: Shows whether or not a business or charity is BBB-accredited. The site allows consumers to view and file complaints against businesses in the U.S. and Canada (even those that are not BBB-accredited).

Funding: Not-for-profit; accreditation fees from businesses and charities, corporate partnerships and sponsorships

Sources of data/info: BBB assessment for accreditation, and consumer complaints

Educational materials: The "For Consumers" section of the website provides a multitude of materials on managing credit, dealing with a mortgage or credit problem and avoiding scams. Also provides links to FTC articles on various products and industries.

What we like: Database is easy to use and allows for side-by-side comparisons between businesses in a particular region. Also provides more in-depth coverage of each business's ranking, including the number of complaints filed against it and whether the business has satisfactorily resolved them.

What we'd change: Does not provide actual complaints filed against a business.

Cost to consumers: Free

Consumer Reports*
www.consumerreports.org

Function and/or utility: Consumer Reports provides product reviews under a range of categories, such as "Appliances," "Electronics," "Home & Garden" and "Babies & Kids."

Funding: Not-for-profit; Consumer Reports magazine sales and website subscriptions, fees for other information services, and noncommercial contributions and grants

Sources of data/info: Consumer Reports conducts extensive internal testing on the products it reviews. Published rankings are determined by a combination of experts' reviews and feedback received from Consumer Reports subscribers who respond to questionnaires.

Educational materials: Free "buying guides" for each product category advise consumers what to look for when buying things like air conditioners, refrigerators and gas grills. There is also a "Price & Shop" tool (accessed from the "Shopping" tab), which lists products by manufacturer, average prices, and stores where the consumer can purchase the item.

What we like: The free database that compares prices and brands for each product category. The site also maintains updates for each product category. The mobile app for subscribers allows consumers to compare products while shopping.

Cost to consumers: \$6.95 for monthly online subscription; \$30 for a year (\$20 if the user is already a magazine subscriber)

Consumer World
www.consumerworld.org

Function and/or utility: The Consumer World website provides links to a wide range of pre-purchase resources in areas ranging from legal advice and household products to travel deals and automobile purchasing. Its "Price Checker" service (by PriceGrabber) allows consumers to enter a product and compare its price at dozens of online stores instantly. An annual survey posts large retail chains' return policies: www.consumerworld.org/pages/returns.htm.

Funding: For-profit; compensation from its Price Checker service, some paid advertising and a limited number of links

Sources of data/info: The website is founded and maintained by consumer advocate Edgar Dworsky.

Educational materials: Consumer news, alerts and blogs:
www.consumerworld.org/pages/news.htm

What we like: Site acts as a hub for an extensive array of third-party consumer resources.

What we'd change: Site can be overwhelming with all of the options and text.

Cost to consumers: Free

Privacyscore

www.privacyscore.com

Function and/or utility: Users type in a URL and can view the website's privacy score as determined by PrivacyChoice (the company that developed and offers the program) before visiting the site. The score considers a company or vendor's privacy policy and how it handles personal data. The rankings reveal which companies track users while they visit their website, and if any privacy concerns have been reported. PrivacyChoice also offers free computer applications to track websites' privacy ratings, and a free download consumers can use to block online tracking when using the Firefox and Internet Explorer browsers.

Funding: Unknown; no response to email inquiry

Sources of data/info: Criteria are set by PrivacyChoice and ratings are determined by reviewing companies' website policies.

Educational materials: The PrivacyChoice blog features tips on how best to maintain privacy while online: <http://blog.privacychoice.org>.

What we like: The application clearly presents results and informs users if any previous privacy issues have been reported. The Privacyscore for Facebook mobile app rates how well particular Facebook apps guard users' privacy: <http://apps.facebook.com/privacyscoreapps>.

Cost to consumers: Free

Recalls.gov

www.recalls.gov

Function and/or utility: Provides consumers with product safety alerts and recall information for a wide range of products. Six federal agencies pool their data on consumer products, food, boats, medicine, cosmetics, motor vehicles and environmental products to create one source for all product recalls.

Funding: Government; funding from the FDA, USDA, U.S. Coast Guard, EPA, NHTSA and SaferCar.gov

Sources of data/info: Six federal agencies

Educational materials: Limited

What we like: Consumers with complaints can use Recalls.gov to be directed to the proper regulatory agency's website to submit a complaint. A mobile application, Recalls on the Go, provides users up-to-date information on the latest recall and safety information.

What we'd change: Side-by-side comparisons are not available.

Cost to consumers: Free

SaferProducts.gov

www.saferproducts.gov

Function and/or utility: Database contains consumer-reported instances of harm from products and posts manufacturers' responses. Searchable by product, industry and time of complaint.

Funding: Government; funded by the Consumer Product Safety Commission (CPSC)

Sources of data/info: Consumer safety complaints about products, and businesses' responses

Educational materials: Safety guides for most industries about which the agency gathers complaints

What we like: Provides original text of complaint, and consumers are able to track if and how the company responds.

What we'd change: Database does not list search results in any standardized way; presentation of search results is complicated and overwhelming.

Cost to consumers: Free

***Industry standout:** *ConsumerReports.org is a sleek and very user-friendly website. Even non-subscribers can access useful information such as product buying guides and the "Price & Shop" tool, which tells shoppers where they can find the best prices on specific products. Subscribers can also access the Consumer Reports mobile app for iPhone products to review product ratings and reviews while shopping.*

About Consumer Action

Consumer Action has been a champion of underrepresented consumers nationwide since 1971. A non-profit 501(c)(3) organization, Consumer Action focuses on consumer education that empowers low- and moderate-income and limited-English-speaking consumers to financially prosper. It also advocates for consumers in the media and before lawmakers to advance consumer rights and promote industry-wide change.

By providing consumer education materials in multiple languages, a free national hotline, a comprehensive website (www.consumer-action.org) and annual surveys of financial and consumer services, Consumer Action helps consumers assert their rights in the marketplace and make financially savvy choices. Nearly 7,500 community and grassroots organizations benefit annually from its extensive outreach programs, training materials and support.

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Consumer advice and referral hotline

Submit consumer complaints to our advice and referral hotline:
hotline@consumer-action.org or 415-777-9635
Chinese, English and Spanish spoken