Before the

Federal Communications

Commission Washington, D.C. 20554

In the Matter of	)	
	)	
Protecting Consumers from Unauthorized Carrier	)	
Changes and Related Unauthorized Charges	)	CG Docket No. 17-169
	)	
Truth-in-Billing and Billing Format	)	CC Docket No. 98-170

Comments of AARP

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Introduction

AARP respectfully submits these Comments in response to the Federal Communications Commission ("FCC" or "Commission") Notice of Proposed Rulemaking ("Notice"). We thank the Commission for the opportunity to participate in this important proceeding. AARP supports the efforts of the Commission to streamline slamming and truth-in-billing rules and urges the Commission to retain essential consumer protections, particularly those that would expand access to older adults who have not yet transitioned to web-based interactions, for reasons such as lack of broadband availability, affordability, or digital skills.[1]

The FCC's comprehensive local and long-distance calling rules protected consumers during an era when consumers subscribed to multiple carriers for their telecommunications service needs. However, the days of consumers subscribing to one provider for local and "intraLATA" calls and a different, interexchange carrier for "interLATA" and interstate calls – while guarding against the unauthorized practice of slamming – are long gone.

Rules that were important in earlier years but that are now obsolete should be sidelined. However, the FCC should preserve rules that continue to provide essential consumer protection, especially those rules that particularly affect older adults throughout the country.

[1] Federal Communications Commission, [CG Docket No. 17-169, CC Docket No. 98-170; FCC 25-41; FR ID 308892], Request for Comment, Federal Register, Vol. 90, No. 161, August 22, 2025, pp. 41016-41022.

AARP's initial comments focus on the questions posed by the FCC that are most important to older adults. AARP welcomes the opportunity to provide further input during the reply comment period and through any follow up meetings, roundtables, or workshops.

Truth-in-Billing

Ways Consumers Can Contact Carriers (Para. 15)[2]

The FCC proposes to eliminate sections 64.2400 and 64.2401 of the Code of Federal Regulations ("CFR"), which set forth "Truth-in-Billing Requirements for Common Carriers; Billing for Unauthorized Charges" and proposes to incorporate some of the language from these sections in § 64.1190. Among other consequences of these proposed amendments, the FCC would eliminate this important requirement:

> *Clear and conspicuous disclosure of inquiry contacts.* Telephone bills must contain clear and conspicuous disclosure of any information that the subscriber may need to make inquiries about, or contest, charges on the bill. Common carriers must prominently display on each bill a toll-free number or numbers by which subscribers may inquire or dispute any charges on the bill. A carrier may list a toll-free number for a billing agent, clearinghouse, or other third party, provided such party possesses sufficient information to answer questions concerning the subscriber's account and is fully authorized to resolve the consumer's complaints on the carrier's behalf. Where the subscriber does not receive a paper copy of his or her telephone bill, but instead accesses that bill only by e-mail or internet, the carrier may comply with this requirement by providing on the bill an e-mail or web site address. Each carrier must make a business address available upon request from a consumer.[3]

[2] The references to paragraph numbers corresponds with the Notice as presented in the Federal Register.
[3] 47 CFR 64.2401(d).

The Commission states, "much of consumer contact with carriers has evolved away from the use of toll-free numbers and physical mail," and that "providers are free to include them in bills or other locations, such as on their websites."[4] However, AARP urges the Commission to retain its requirements for providers to prominently display a toll-free telephone number on each paper bill (with adequate staffing and hours of availability) and to make a physical address available upon request.[5] Eliminating these requirements would be premature and would likely disproportionately harm older adults, who are more likely to receive paper bills and less likely to have reliable high-speed internet access in the home. Technology is changing the way that consumers obtain information, and indeed, many now turn to the internet to seek information about how to contact a company. However, reliance on the internet is far from universal.[6] The adoption of new technology varies throughout the country and among consumers.[7] Internet-based information does not yet substitute adequately for information that appears on a printed bill for several reasons.

Consumers residing in rural areas are less likely to have the opportunity to subscribe to high-speed internet because such networks have not yet been deployed ubiquitously throughout the country and are less likely to have been deployed in sparsely populated areas. The Pew Research Center reports: "While most adults living in rural areas (73%) subscribe to high-speed internet at

[4] Notice, para. 15.
[5] Id.
[6] "Internet Access Services: Status as of June 30, 2024," FCC Industry Analysis Division, Office of Economics and Analytics, May 2025. See Figures 48, 49, and 51.
[7] Id.

home, they are less likely to do so than their peers living in suburban areas (86%) and slightly less likely than those living in urban settings (77%)."[8]

Broadband adoption also varies by income. The Pew Research Center reports:

> There are large gaps between the lowest- and highest-income Americans in whether they have a broadband subscription. Nearly all (95%) adults with an annual household income of at least $100,000 say they have one. This compares with 57% of adults in households that make less than $30,000 per year. A similar pattern emerges by level of formal education.[9]

Older adults are less likely to subscribe to internet-based services than are their younger counterparts.[10] Older adults are also more likely to use traditional bill payment methods, like mail. In 2023, while over half of household payments were made online, a significant portion was still handled through physical channels.[11] Furthermore, older adults often want real, human help. 71% of adults age 50 and older say they are interested in tech support designed for older users, including strong demand for toll-free numbers and live assistance, not just apps and chatbots.[12]

[8] Pew Research Center, "Americans' Use of Mobile Technology and Home Broadband," By Risa Gelles-Watnick, January 31, 2024. https://www.pewresearch.org/internet/2024/01/31/americans-use-of-mobile-technology-and-home-broadband/.
[9] Id.
[10] Home broadband use varies significantly by age: aged 18-29: 77%; 30-49: 87%; 50-64: 82%; 65 and older: 70%. Pew Research Center, "Internet, Broadband Fact Sheet," November 12, 2024, https://www.pewresearch.org/internet/fact-sheet/internet-broadband/ Data as of June 10, 2024.
[11] United States Postal Service Office of Inspector General. (2024, September 4). *Analysis of historical mail volume trends* (Report No. RISC-WP-24-008). https://www.uspsoig.gov/reports/white-papers/analysis-historical-mail-volume-trends
[12] Kakulla, Brittne. *2024 Tech Trends and Adults 50-Plus*. AARP Research, Dec. 2023, https://doi.org/10.26419/res.00772.001

The ability to determine how to reach a provider, whether by telephone or in person, is an integral element of customer service and well-functioning markets. For these reasons, AARP again urges the FCC to retain its requirements that providers include toll-free numbers on their paper bills (with adequate staffing and hours of availability) and make a physical address available upon request.

Also, as companies modernize their networks,[13] consumers may have questions before, during, and after these transitions occur. As incumbent local exchange carriers retire their copper networks, consumers may need to make a choice about their replacement service and may seek guidance from their providers about that transition. Maintaining a physical address is important: consumers can seek face-to-face explanations of their bills, including how these bills may change as platforms evolve.

Streamlining Yet Retaining the Core of the Billing Rules (para. 16)

AARP fully supports the Commission's proposal to retain the requirement to "specify that telephone bills must be clearly organized and contain clear and conspicuous disclosure of any information that the subscriber may need to make inquiries about, or contest, charges on the bill."[14] Similarly, AARP fully supports the requirement that bills "must also clearly and conspicuously identify any change in service provider, including identification of charges from

[13] Federal Communications Commission. (2025). *Notice of Proposed Rulemaking: Reducing Barriers to Network Improvements and Service Changes; Accelerating Network Modernization* (FCC 25-37). Retrieved from https://docs.fcc.gov/public/attachments/FCC-25-37A1.pdf
[14] Notice, para. 16.

any new service provider, and the name of the service provider associated with each charge and a brief, clear, non-misleading, plain language description of the service or services rendered."[15]

Information is a key element of properly functioning competitive markets: consumers require information in order to make efficient purchasing decisions. The FCC should retain rules to ensure that bills provide consumers with relevant information to equip them to monitor their bills and make informed financial decisions.

The Emergence of Artificial Intelligence (para. 17)

Among other things, the FCC questions whether its proposed changes would "ensure that consumers receive the information they need to understand their bills and protect them from bogus charges."[16] The FCC also aptly observes that "[t]he emergence of Artificial Intelligence (AI)-driven fraud poses threats to consumers in different arenas," and raises the concern that there may be "a risk that billing problems, including cramming, will reemerge if the Commission streamlines the rules as proposed."[17]

AARP commends the Commission for recognizing the possibility that AI-driven fraud may surface on consumers' bills, and accordingly, AARP fully supports the Commission's proposal "to retain the prohibition against unauthorized charges."[18] Because of the substantial financial incentives associated with perpetrating fraud, AARP urges the Commission to include significant

[15] Id.
[16] Notice, para. 17.
[17] Id.
[18] Notice, para. 17.

penalties for unauthorized charges. AI's impact on future markets is inherently unpredictable, and the economic incentive for fraud is great.

Clear and Conspicuous Information (para. 18)

Transparency in the telecommunications market is essential to protect consumers from unanticipated fees and charges and to assist consumers in making optimal purchasing decisions, which in turn contributes to well-functioning markets. The FCC seeks comment on whether "the existing definition of 'clear and conspicuous' provide[s] sufficient clarity for consumers and providers," and whether, in the alternative the Commission should adopt the definition of "clear and conspicuous" that the Federal Trade Commission (FTC) uses, and whether there are other parts of the FTC's rule that the FCC should adopt.[19] The FCC explains:

> The FTC defines clear and conspicuous to be a notice that "is reasonably understandable and designed to call attention to the nature and significance of the information in the notice." The FTC definition also includes subsections defining "reasonably understandable" and "designed to call attention," and explains "notices on websites or within application messaging."[20]

AARP supports the FCC's proposal to retain the following language, with the caveat discussed above regarding the inclusion of contact information for the provider:

> (c) *Telephone Billing Requirements.*
>
> (1) Telephone bills shall be clearly organized and must contain clear and conspicuous disclosure of any information that the subscriber may need to make inquiries about, or contest, charges on the bill.

[19] Notice, para. 18.
[20] Id.

> (2) Telephone bills must clearly and conspicuously identify any change in service provider, including identification of charges from any new service provider.
>
> (3) Charges contained on telephone bills must be accompanied by a brief, clear, non-misleading, plain language description of the service or services rendered, and the name of the service provider associated with each charge. The description must be sufficiently clear in presentation and specific enough in content so that customers can accurately assess that the services for which they are billed correspond to those that they have requested and received, and that the costs assessed for those services conform to their understanding of the price charged.
>
> (d) *Definition of clear and conspicuous.* For purposes of this section, "clear and conspicuous" means notice that would be apparent to the reasonable consumer.[21]

The FCC should require service providers to ensure transparency of the terms, conditions, and prices of their services. Bills and notices should be complete, accurate, and understandable, and bills should include full and clear descriptions of all charges. Likewise, the Commission should prohibit service providers from including separate line-item billing charges that are not expressly mandated by law.

AARP further recommends that the FCC amend its existing definition of "clear and conspicuous" as follows, which blends the FCC's definition with portions of the FTC's current definition:

> (d) *Definition of clear and conspicuous.* For purposes of this section, "clear and conspicuous" means notice that is presented in a reasonably understandable form designed to call attention to the nature and significance of the information in the notice and in a minimum of 10-point font.

[21] Notice, § 64.1190 (c) *Telephone Billing Requirements.*

AARP underscores that meeting the "clear and conspicuous" requirement entails more than displaying information (whether on the web or in print) in a certain font size. As the FTC has explained:

> "Clear and conspicuous" is a performance standard, not a font size. A disclosure is clear and conspicuous if consumers notice it, read it, and understand it.[22]

Conclusion

AARP supports the FCC's carefully considered measures to amend its rules so that they minimize unnecessary regulatory burden and more appropriately reflect today's technologies and markets. AARP urges the FCC to adopt AARP's specific recommendations described above. The specific changes that AARP recommends would not likely entail significant regulatory burden, and yet the benefits to consumers, including older adults throughout the country, would be significant.

AARP welcomes new technologies and a modernized telecommunications network and supports streamlining the FCC's rules to reflect today's markets. During the transition to a modern network, transparency in billing continues to be essential. Because the United States has not yet achieved universal adoption of high-speed internet access, accompanied by necessary digital skills training, the streamlining process should preserve protections that are necessary for many older adults to monitor their bills and make informed financial decisions.

[22] FTC, "Full Disclosure, Lesley Fair, September 23, 2014, https://www.ftc.gov/business-guidance/blog/2014/09/full-disclosure (site visited September 4, 2025).

Accordingly, AARP urges the FCC to retain rules to ensure that providers continue to provide complete, accurate, and understandable bills, including a toll-free phone number on paper bills (with adequate staffing and hours of availability) and make a physical address available upon request.