



# Choosing a Long-Distance Provider

Choosing a long-distance telephone provider can be tricky. There are hundreds of long-distance companies and each company offers numerous long-distance calling plans. With so many options, it can seem overwhelming when trying to find the long-distance plan to best fit your needs. The Office of the Ohio Consumers' Counsel (OCC) has developed some tips to help consumers choose a long-distance provider.

## Know your needs

It is often a good idea to shop around for a plan that meets your long-distance calling needs. Not all long-distance calling plan is right for all consumers. While some may benefit from a larger long-distance company, others may see rewards from a smaller company.

To choose the best long-distance calling plan, consumers must know and understand their personal long-distance needs. To understand your long distance needs, it is important to be familiar with your monthly telephone bills. You should know:

- ▶ The number of calls you make each month and how long each call lasts.
- ▶ What time of day you make most of your long-distance calls.
- ▶ The destination to which calls are being placed (local, long distance or international).
- ▶ Where you call from the most (home, office, payphone).

Once you understand your needs, compare the different services offered by long-distance telephone companies.

- ▶ Contact different companies and request written information about calling packages they offer, or use a rating service. Internet sites also provide useful information.
- ▶ Match your calling pattern to the long-distance company that best fits your needs.

Remember not all long-distance carriers use the same terminology. What some companies call "prime time" (normally the most expensive time to call) may be considered "off-peak" (a less

expensive time to call) by another.

## Contact a rating service

Perhaps you have contacted different companies and received information about the plans those companies offer, but you still cannot decide which plan is best. You can visit **ABTOLLS** at [www.abtolls.com](http://www.abtolls.com), which provides long distance

rate comparisons detailing day, evening and weekend rates as well as any minimum monthly charges that may exist.

## Switching Carriers

When switching to a new long-distance carrier, remember to:

- ▶ Contact the new long-distance carrier to set up an account and choose a plan;
- ▶ Check your next bill to make sure the switch was made. If you continue to be billed by your previous long-distance carrier, contact your local telephone company. This will let them know you have chosen a new long-distance carrier so they can change the carrier code on your account.
- ▶ If you decide to drop your long distance service, contact your old long-distance carrier to close your account.
- ▶ Check your next bill to make sure the service was dropped.
- ▶ Remember, if you asked your telephone carrier to place a freeze on switching long-distance carriers in order to prevent being slammed, you will need to contact your local carrier to remove this feature before dropping your long-distance service.

Additionally, if you switch to a local telephone company that includes long-distance on your account, remember to do the following:

- ▶ Contact the new local telephone company to select a package, calling plan and rate; and
- ▶ Contact your old long-distance carrier to close your account.

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## **Try a dial-around service**

If you are not ready to switch to a new long-distance provider, you may want to research the cost of using access codes. Access codes, usually 10-10-xxx, can be entered into the phone before dialing a telephone number. The access code allows you to have that call carried by the provider whose access code is dialed, instead of your chosen primary long-distance provider.

This is often referred to as “dialing around.” Or you can always call a few long-distance companies and do your own research. You can use access codes to make long-distance out-of-state calls and long-distance in-state calls. Long-distance in-state calls are most often carried by your local provider and may be charged at a higher rate than companies you can access by using a code. Before you use a dial-around number call the company for rate information. OCC offers a separate fact sheet on dial-around services.

## **Discount packages and plans**

Consumers should contact the company directly and ask what programs are currently available. Once you contact the company, determine whether or not you are eligible, how long the discount is available and ask the company to send you information about the offer.

## **Calling cards**

Calling cards are a convenient way to place a call when not at home. However, a calling card provided by long-distance carriers may come with a surcharge for each use. Some calling cards have a rate of 20 to 40 cents per minute in addition to a flat usage fee. You may avoid a surcharge and gain a lower rate by obtaining a card from a smaller provider or reseller of long-distance service.

## **Prepaid calling cards**

Another way to avoid a surcharge is to buy a prepaid calling card. Be aware; prepaid calling cards are not problem free. Many consumers have discovered some prepaid calling cards have the following problems:

- ▶ Higher per-minute rates than other telephone cards.

- ▶ Some companies have gone out of business leaving their customers with unused minutes and without being reimbursed.
- ▶ Access numbers or personal identification numbers do not work.
- ▶ Toll-free access numbers are always busy preventing use of the card.
- ▶ Hidden connection charges have been added to cards.
- ▶ Poor connections prevent use.

When considering purchasing a prepaid calling card, consider the following questions:

- ▶ What is the actual cost per minute of the card?
- ▶ Is there a sign up or activation fee?
- ▶ Where can I call from?
- ▶ Who do I contact if there is a problem with the card?
- ▶ How reputable is the company?
- ▶ How many minutes is the calling card worth?
- ▶ Is there an expiration date?
- ▶ Is there a monthly fee?
- ▶ Can the calling card be reloaded with minutes?

## **A personal 1-800 number**

Setting up a personal 1-800 number may be a good idea for parents with a child in college. While a calling card can be used to call anyone, the 1-800 number can only be used to call home. Ask your long-distance provider about receiving a 1-800 number. Compare the rates quoted to the rates of other long-distance calling options.

## **Avoid rounding charges**

Some companies charge for a five-minute long distance call when you really only spoke for four minutes and two seconds. This is because the company bills in 60-second increments. Therefore, you will often pay for more time than you actually use. As a part of your shopping list, find out how each long-distance company bills each call. For example, do they round-up to the nearest minute?

## **Pay attention to pay phones**

It is important to be cautious when using a pay phone. Long-distance companies connected

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to pay phones may charge higher rates and additional fees. Using a calling card to access a different long-distance company's service may be the best alternative. However, you should be aware that some companies may go to great lengths to make it difficult for you to bypass their service and use a different carrier. For example, letterless keypads have been placed on some pay phones, therefore making it difficult to dial through to another carrier (i.e. 1-800-CALL-ATT).

## Research and compare

Long-distance rates and discount plans change on a continual basis. Consumers should frequently call long-distance companies and ask about domestic rates, billing increments and applicable discount plans. What may have been the best plan for you six months ago, may no longer apply.

## Extra Charges

Before signing up for long-distance service, read the fine print and ask companies about any additional monthly charges. For example, some companies add special fees to recover costs related to regulations or property taxes. Some long-distance companies also charge a fee to have long-distance charges appear on a customer's local telephone bill. Typically, receiving a separate bill from the long-distance company will avoid this fee. Additionally, when a consumer switches long-distance companies a switching fee will be assessed.

The Office of the Ohio Consumers' Counsel (OCC), the residential utility consumer advocate, represents the interests of 4.5 million households in proceedings before state and federal regulators and in the courts. The state agency also educates consumers about electric, natural gas, telephone and water issues and resolves complaints from individuals. To receive utility information, brochures, schedule a presentation or file a utility complaint, residential consumers may call 1-877-PICKOCC (1-877-742-5622) toll free in Ohio or visit the OCC Web site at [www.pickocc.org](http://www.pickocc.org).

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**For additional information from the Office of the Ohio Consumers' Counsel:**

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