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Cutting your phone bill can be stimulating

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By David Kolata

While Capitol Hill lawmakers debate how to jump-start the economy, Illinois consumers have their own economic stimulus plan worth some \$1.5 billion - and it's buried deep in their own bloated telephone bills.

The Citizens Utility Board just released a new report, "The Right Call: A \$1.5 Billion Economic Stimulus Plan for Illinois," based on an unprecedented amount of data that the consumer group's Phone Savings Center has collected over two years by analyzing some 32,000 local, long-distance, and cell-phone bills.

It paints a picture of an Illinois telephone market that barrages consumers with confusing, overpriced calling plans, forces them into making poor choices, and slaps the vast majority of them with a combined average of more than \$575 in unnecessary annual phone costs. Projecting that number statewide means the economy takes a \$1.5 billion hit, thanks to the phone companies.

The good news is that it's surprisingly simple to save big bucks on your phone bills without sacrificing service. And pumping \$1.5 billion into the economy - rather than some phone giant's pockets - gives us the kind of boost caused by a 14 percent tax cut, CUB's report showed.

So how do you cut your phone bill?

1. Shed that pricey local calling plan. You know, the one that gives you more calls and features than you'll ever need. Instead, sign up for a money-saving Consumer's Choice plan, which CUB designed and AT&T is forced to offer under a 2006 legal settlement.
2. Drop unnecessary services. The poster child of wasteful phone charges is AT&T's Line-Backer, an insurance plan that covers phone-wire repairs that are needed on average once every 20 to 30 years.
3. Say goodbye to expensive long-distance. Big-name long-distance companies, such as AT&T, often charge high per-minute rates and slap you with a big monthly fee, which you pay even if you don't make any calls. But there are a handful of good deals out there, and Pioneer Telephone's "Rate Buster" plan is one of the best. With rates no higher than 2.7 cents per minute, Pioneer waives its 99-cent monthly fee if you agree to get your bill e-mailed to you. Even better, CUB negotiated an automatic \$20 credit for Illinois consumers who sign up for this deal.
4. Get a handle on your cell-phone bills. No other nonprofit group in the nation offers a free online service that automatically analyzes your cell-phone bills - except CUB. Within seconds, the CUB Cellphone Saver can recommend better calling plans and catch charges, such as "roadside assistance" and insurance, which consumers may not need.

You can get more details at CUB's Phone Savings Center, www.CitizensUtilityBoard.org. In response to the massive overcharges outlined in CUB's report, we've launched a statewide campaign to show consumers how to harness the money-saving opportunities in the phone market.

Bloated bills may be good for the phone companies, but they're bad for our bank accounts and bad for the economy. So make the right call and rein in your phone costs.

Citizens Utility Board executive director David Kolata writes a column each month. To reach CUB, call (800) 669-5556 or send an e-mail to info@citizensutilityboard.org.

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