



STATE OF CONNECTICUT

PUBLIC UTILITIES REGULATORY AUTHORITY
TEN FRANKLIN SQUARE
NEW BRITAIN, CT 06051

DOCKET NO. 17-12-03RE01 PURA INVESTIGATION INTO DISTRIBUTION SYSTEM
PLANNING OF THE ELECTRIC DISTRIBUTION
COMPANIES - ENERGY AFFORDABILITY

July 1, 2020

By the following Commissioners:

Marissa P. Gillett
John W. Betkoski, III
Michael A. Caron

INTERIM DECISION

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INTERIM DECISION

I. INTRODUCTION

A. SUMMARY

In this Interim Decision, the Public Utilities Regulatory Authority (PURA or Authority) provisionally approves fact sheets and customer service representative scripts as amended by the Authority's directives and Orders herein. This Interim Decision builds on the directives and Orders in the Authority's Interim Decision dated December 18, 2019, in this docket. The Authority directs the Prosecutorial staff assigned to the 100-Day Sprint Initiative and Track 4 Sprint participants to use the fact sheets and customer service representative scripts approved in this Interim Decision as a starting point for further discussion during the Track 4 Sprint.

B. BACKGROUND OF THE PROCEEDING

In the Interim Decision dated October 2, 2019, in Docket No. 17-12-03, PURA Investigation into Distribution System Planning of the Electric Distribution Companies (Equitable Modern Grid Interim Decision), the Authority specified a series of reopened proceedings to further investigate a number of near-term topics integral to realizing the objectives outlined in its Framework for an Equitable Modern Grid. Equitable Modern Grid Interim Decision, pp. 24 and 25. In accordance with the Equitable Modern Grid Interim Decision, the Authority initiated the above-captioned proceeding on October 4, 2019, to investigate the topic of energy affordability for all customer classes in Connecticut. The Authority's investigation seeks to identify: (1) the most impactful barriers to increased energy affordability and equity in the state; and (2) potential solutions to those barriers.

C. CONDUCT OF THE PROCEEDING

By Notice of Proceeding dated October 8, 2019, the Authority announced that it would conduct this uncontested reopened proceeding pursuant to §§ 16-11 and 16-244i of the General Statutes of Connecticut (Conn. Gen. Stat.). By Notice of Public Forum and Request for Presentations and Comments dated October 10, 2019, the Authority announced a Public Forum focusing on residential energy affordability would be held at the offices of the Authority on November 1, 2019.

On December 18, 2019, the Authority issued an Interim Decision (December 18, 2019 Interim Decision) regarding residential energy affordability. Order Nos. 3 and 4 of the December 18, 2019 Interim Decision directed the electric distribution companies (EDCs), The Connecticut Light and Power Company d/b/a Eversource Energy (Eversource) and The United Illuminating Company (UI; together the EDCs or Companies) to file a series of fact sheets and a sample customer service representative

(CSR) script to address questions from residential customers who contact their EDC to express concern about their ability to pay their electric bill.

Pursuant to Order Nos. 3 and 4 of the December 18, 2019 Interim Decision, UI and Eversource each filed fact sheets and sample scripts on January 17, 2020. Pursuant to a directive in the December 18, 2019 Interim Decision, the Authority then provided opportunity for stakeholder comment on the fact sheets and sample CSR scripts. By Procedural Order dated January 22, 2020, the Authority established a series of “100-Day Sprints” (Sprints) to foster a collaborative problem-solving approach on discreet topics, or Tracks, in Docket No. 17-12-03RE01 regarding residential energy affordability and announced that the fact sheets and sample scripts filed by the Companies on January 17, 2020, would provide a starting point for further discussion among the participants in the Track 4 Sprint. The Procedural Order dated January 22, 2020, further stated that the Track 4 Sprint is intended to provide guidance on improvements to the Companies’ education and outreach materials to be used in a targeted marketing campaign to promote energy assistance programs and other resources available to residential customers who experience difficulty paying their energy bills in full. On January 27, 2020, PURA designated Prosecutorial staff (PRO) for the purposes of facilitating participant discussions in the various Sprint Tracks.

On April 7, 2020, the Authority issued a Directive to PRO to revise the fact sheets and sample CSR scripts filed by the EDCs. On April 8, 2020, PRO invited all docket Participants and Sprint participants to submit comments on the EDCs’ fact sheets and sample CSR scripts by April 15, 2020. On April 22, 2020, PRO filed proposed revisions and redlined fact sheets and sample CSR scripts with the Authority. By Notice of Request for Written Comments dated May 15, 2020, the Authority invited all docket Participants and interested stakeholders to engage in an additional round of written comments and redlines on PRO’s April 22, 2020 proposed revised fact sheets and sample CSR scripts.

D. PARTICIPANTS

The Authority recognized the following as Participants to the proceeding: the Office of Consumer Counsel (OCC), Ten Franklin Square, New Britain, CT 06051; the Commissioner of the Department of Energy and Environmental Protection (DEEP), 79 Elm Street, Hartford, CT 06106; Eversource, P.O. Box 270, Hartford, CT 06141; UI, 180 Marsh Hill Road, MS AD-2A, Orange, CT 06477; Senator Richard Blumenthal - District Office, 90 State House Square, 10th. Floor, Hartford, CT 06103; Connecticut General Assembly, Legislative Office Building, Room 4014, Hartford, CT 06106; Office of the Attorney General (AG), 10 Franklin Square, New Britain, CT 06051; DSS, 55 Farmington Avenue, Hartford, CT 06106; CGB, 845 Brook Street, Rocky Hill, CT 06067; Public Utilities Regulatory Authority Prosecutorial Staff, Ten Franklin Square, New Britain, CT 06051; AARP-CT, 21 Oak Street, Suite 104, Hartford, CT 06106; Acadia Center, 31 Milk Street, Suite 501, Boston, MA 02109; Center for Children's Advocacy, 65 Elizabeth Street, Hartford, CT 06105; Connecticut Business and Industry Association, 350 Church Street, Hartford, CT 06103; Connecticut Conference of Municipalities, 900 Chapel Street, New Haven, CT 06510; Center for Children's Advocacy, 65 Elizabeth Street, Hartford, CT 06105; Connecticut Fund for the Environment/Save the Sound, 900 Chapel Street, Suite 2202, New Haven, CT 06511; Connecticut Industrial Energy Consumers, Couch White, LLP, 540 Broadway, P.O. Box 22222, Albany, New York 12201; Connecticut Legal Rights

Project, Inc., P.O. Box 351, Silver Street, Middletown CT, 06457; Connecticut Legal Services, Inc., 1125 Main Street, Willimantic, CT 06226; Connecticut Veterans Legal Center, 11 Boston Post Road, 2nd. Floor, West Haven, CT 0651; Operation Fuel, 75 Charter Oak Avenue, Suite 2-240, Hartford, CT 06106; and PowerOptions, Inc., 129 South Street, 5th. Floor, Boston, MA 02111.

II. AUTHORITY ANALYSIS

A. DECEMBER 18, 2019 INTERIM DECISION REQUIREMENTS

Docket Participants and stakeholders who attended the November 1st Public Forum confirmed that identifying eligible customers to participate in existing utility arrearage forgiveness and other energy assistance programs is a key barrier to achieving increased energy affordability and equity in Connecticut. In the December 18, 2019 Interim Decision, the Authority found that residential customers “would benefit from further clarification of the Companies’ bill payment options, policies, and procedures for hardship or otherwise low-income customers.” December 18, 2019 Interim Decision, p. 6. Thus, the Authority directed “the EDCs to implement a series of practical solutions...to help identify and engage with residential customers who may qualify for hardship status or are otherwise low-income.” Id., p. 5.

One of the practical solutions directed by the Authority included the development of fact sheets that clearly, comprehensively, and concisely summarize relevant information for hardship and non-hardship customers with respect to the following Company programs, policies, and procedures:

1. Criteria for service disconnection/termination and reconnections, including, but not limited to, security deposit requirements for reconnection of service, if any;
2. Utility vs. third-party collection agency and skip tracing practices, including, but not limited to, the statute of limitations for collecting past due balances;
3. Late fee accruals on past due balances;
4. Ability for customers to negotiate repayment plan options for past due balances, including, but not limited to, the process of requesting the application of the Below Budget Worksheet for the Companies’ Matching Payment Plans;
5. Explanation of the Winter Protection Program timing and participation requirements; and
6. Any other bill payment information relevant to potential hardship customers.

Id., pp. 6–7.

In the December 18, 2019 Interim Decision, the Authority found that “further clarification of Company programs, policies, and procedures with respect to bill payment and other energy assistance programs, as outlined above in the fact sheet requirements, relayed by customer service representatives is needed to ensure a consistent message and a high quality of service is provided to all residential customers who contact their EDC.” Id., p. 8. Thus, another practical solution the Authority directed was for the EDCs

to file “a sample script to be used by their customer service representatives that addresses questions from residential customers who contact their EDC to express concern about their ability to pay their electric bill.” Id.

B. DISCUSSION

The fact sheets and sample CSR scripts in the EDCs’ original filing were subject to review and revision by PRO, after consideration of several rounds of written comments and feedback, as outlined in Section I.C. Conduct of the Proceeding. The Authority approves of PRO’s findings and supporting rationale for its proposed revisions to the fact sheets and CSR scripts contained in its April 22, 2020 filing. The Authority finds that the revised fact sheets and CSR scripts meet the relevant requirements of the December 18, 2019 Interim Decision, as discussed in Section II.A. Furthermore, the revisions incorporate feedback received from docket Participants. PRO indicated its revisions also incorporate some of the findings from the Sprint discussions held to date. PRO Correspondence dated April 22, 2020, p. 2.

However, and in response to docket Participant and interested stakeholder feedback or requests received via written comments on PRO’s filing, the Authority provides further clarification, directives, and Orders below. The Authority also directs the Track 4 Sprint participants to use the fact sheets and CSR scripts approved in this Interim Decision as a starting point for further discussion in Track 4. The Authority issues this approval provisionally because further changes to the fact sheets and CSR scripts may be made in this proceeding after considering the Track 4 Sprint results. Each EDC shall continue its use of the approved fact sheets and CSR scripts until otherwise notified by the Authority.

1. Fact Sheets

PRO’s revisions to the fact sheets focused on ensuring each fact sheet was understandable, while also striking a balance with the complexity of information conveyed. Ultimately, customers with no knowledge of the utility’s programs should be able to understand the benefits for which they might qualify and the steps they must take to receive those benefits. PRO Correspondence dated April 22, 2020, p. 5.

PRO attempted to provide direct edits to UI’s fact sheets; however, because the fact sheets were submitted in a file format unaccessible to PRO, PRO submitted a summary of proposed revisions instead. PRO also indicated that the UI fact sheets should incorporate PRO’s suggested changes for Eversource’s fact sheets as applicable. Id., p. 6. In Written Comments dated May 26, 2020, UI stated that it generally understands and supports the proposed modifications and will work to accommodate PRO’s suggested edits and comments. However, UI noted that it has certain enterprise-wide formatting and marketing standards, which may limit incorporation of all of the edits currently presented by PRO.

The Authority directs UI to incorporate all of PRO’s suggestions and edits, as outlined in Attachment E to PRO Correspondence dated April 22, 2020, and as provided, in a text-only format, in Attachment A. UI is authorized to make any cosmetic, non-substantive changes necessary to the approved text-only fact sheets in order to meet UI’s

enterprise-wide formatting and marketing standards. However, UI must seek approval from the Authority to make any content-related changes that it alleges are necessary to conform to the company's enterprise-wide formatting and marketing standards.

For Eversource, PRO incorporated its edits directly into the revised fact sheets. Eversource provided written comments suggesting further limited changes to PRO's revised fact sheets. Eversource Written Comments dated May 26, 2020. For the fact sheets titled "Balance Forgiveness Programs and the Payment Plan" and "Service Reconnection," the Authority approves Eversource's suggested changes, subject to certain modifications.¹ For the fact sheet titled "Service Disconnection," the Authority approves some of the changes; however, the Authority rejects the suggested changes adding "during the Winter Protection period." The Authority also rejects the change to the fact sheet titled "Winter Protection." The Authority provides the approved Eversource fact sheets as Attachment B.

The Authority directs both UI and Eversource to submit Spanish language versions of the approved fact sheets. Further, the Authority directs UI and Eversource to post the approved fact sheets in both English and Spanish to their websites and to implement use of the approved fact sheets in future outreach and marketing efforts until further notice. The Authority also directs UI and Eversource to distribute copies of the approved fact sheets to the Community Action Agencies (CAAs) with coverage in their respective service territories.

The Authority encourages Track 4 Sprint participants to further consider improvements to PRO's one-page fact sheet, as well as appropriate venues for distribution of the simplified fact sheet.

2. CSR Scripts

PRO's recommendations for CSR scripts broadly aim at providing more comprehensive information relevant to the customer's reason for calling their EDC. PRO added information explaining the Winter Protection Program and financial hardship protection; prioritized certain pre-qualifying questions to determine potential financial hardship eligibility; indicated that CSRs should begin providing the name and phone number of the customer's local CAA, rather than referring the customer to 211 for that information; added information discussing utility arrearage forgiveness programs and mutually agreeable payment plans; and, incorporated information on medical hardship. PRO Correspondence dated April 22, 2020, p. 2-5. The Authority fully supports the recommendations and supporting rationale outlined in PRO's Correspondence dated April 22, 2020. Eversource did not propose any changes to PRO's revisions of its CSR script. Therefore, the Authority approves PRO's revisions to Eversource's CSR script. The Authority provides the approved Eversource CSR script as Attachment C.

¹ Regarding the "Balance Forgiveness Programs and the Payment Plan" fact sheet, the Authority notes its understanding that a customer who enrolls in MPP must apply for and receive CEAP in order to receive MPP matching payments, but that MPP enrollment is separate from the approval and receipt of CEAP funds, which does not generally occur until later, often weeks or months after MPP enrollment.

UI requests further guidance on certain issues it identified in the PRO revision of its CSR script. Written Comments dated May 26, 2020, p. 7. Regarding UI's proposed revisions to the CSR scripts, the Authority rejects UI's deletion of "TANF (Temporary Assistance for Needy Families)" from the pre-qualifying question list.² Written Comments dated May 26, 2020, Exhibit 1, pp. 1, 4. In regards to the pre-qualifying question "Are [there] any other conditions in your family that affect ability to pay?," the Authority finds that this is an appropriate question for the CSR script, as it may prompt the customer to provide relevant information on their financial hardship if the customer had difficulty understanding or answering the previous questions. UI proposes to add a paragraph³ disclaiming any requirement to go directly to pre-qualifying questions. *Id.* The Authority finds that this paragraph is not necessary for inclusion in the CSR script, and rejects its inclusion. The Authority further discusses EDC utilization of the CSR scripts below. UI also proposes to add "Military documentation (active service)" to its list of acceptable documentation for proof of financial hardship. *Id.*, pp. 2, 5, 6. The Authority provisionally approves this addition; however, the Authority directs PRO to further investigate the inclusion of military documentation to demonstrate a financial hardship in the Track 4 Sprint. Further, the Authority directs PRO to inform PURA if, and only if, it believes military documentation is an inappropriate addition to UI's CSR script.

UI requests guidance on providing customers with contact information for specific CAAs given the CAAs' preference that customers are directed to the 211 information hotline. Written Comments dated May 26, 2020, p. 7. As PRO explained in its Correspondence dated April 22, 2020, the EDCs should utilize "existing websites, or another method the Companies may choose, [to] easily provide specific CAA information based on the customer's town of residence in real-time. When customers contact their utility company's CSRs, the Companies must endeavor to provide all information that is relevant to a customer's situation during the initial phone call, which includes the name and phone number of a customer's local CAA, assuming the customer is directed to take additional action at a CAA." PRO's Correspondence dated April 22, 2020, pp. 3-4. The Authority fully supports this change in practice as it prevents residential customers from taking the additional unnecessary step of calling the 211 information hotline. The Authority directs each EDC to implement, in a manner the EDC finds most efficient, the real-time provision of specific CAA information based on the customer's town of residence during residential customer calls where the EDC directs the customer to contact a CAA.

UI notes that it does not offer a Below Budget Worksheet for the Matching Payment Program. Written Comments dated May 26, 2020, Exhibit 1, pp. 2, 7. This statement is

² Conn. Gen. Stat. § 16-262c(b)(3)(B) defines a hardship case as including, but not limited to: (i) A customer receiving local, state or federal public assistance... (v) a customer whose income falls below one hundred twenty-five per cent of the poverty level determined by the federal government; and (vi) a customer whose circumstances threaten a deprivation of food and the necessities of life for himself or dependent children if payment of a delinquent bill is required. A person receiving TANF into Connecticut falls into one or more of these categories of hardship.

³ The paragraph reads: "During the customer interaction the representatives will be able to determine what programs best serve the customer and are fully trained to ask all necessary questions to qualify the customer for the appropriate program. We may not go directly to the above questions. EX: They customer may not be able to make a payment for this bill cycle only; The customer currently is on a program and may not be able to make the current required payment." Written Comments dated May 26, 2020, Exhibit 1, pp. 1, 4.

inconsistent with the Matching Payment Program most recently approved in Docket No. 19-07-02, Application of The Connecticut Light and Power Company and Yankee Gas Services Company, each individually d/b/a Eversource Energy, The United Illuminating Company, Connecticut Natural Gas Corporation, and The Southern Connecticut Gas Company for Approval of Arrearage Forgiveness Program 2019-2020. However, there may be distinctions between the Matching Payment Program (MPP) and UI's similarly named Matching Payment Plan (MaPP). The Authority rejects any change in UI's CSR script relating to the MPP, and directs PRO to further investigate in the Track 4 Sprint and incorporate appropriate changes distinguishing the MPP from UI's MaPP.

UI requests additional guidance on the implicit obligation to provide customers with a 60-day temporary shut-off protection, which is inconsistent with UI's current practice. Written Comments dated May 26, 2020, p. 7, and Exhibit 1, p. 5. The Authority finds the references to a 60-day temporary shut off is inconsistent with other statements in the CSR script regarding UI's 13-day temporary shut-off protection, and therefore changes the statement to reflect UI's current practice.⁴ Finally, UI notes that it does not currently offer email or text alerts for bill payment reminders. Id., Exhibit 1, p. 6.

The Authority provides the approved UI CSR script as Attachment D.

C. EDC USAGE OF CSR SCRIPTS

Order No. 4 of the December 18, 2019 Interim Decision required the EDCs to submit a sample script "to be used by their customer service representatives." In the Correspondence dated April 22, 2020, PRO recognized "that the proposed revisions to the CSR scripts...may result in an increase in the Companies' average handle time per call, and related metrics." PRO Correspondence dated April 22, 2020, p. 5. Nevertheless, PRO found that prioritizing direct and comprehensive communication tailored to the purpose of the customer's call presents an opportunity for addressing customer issues in the most efficient and effective manner. Id.

UI requests clarification that the scripts are not intended to be read to customers, but are designed to assist the Company's efforts to provide enhanced training to CSRs on the topics of the PURA approved financial assistance programs. UI states that a simple obligation to read a "script" on a call does not necessarily reflect the reality encountered by CSRs when engaging with customers. Further, UI generally does not instruct CSRs to read verbatim information to customers. In the Company's experience, customers are likely to grow frustrated by the reading of mandatory statements that are unrelated to the purpose of their call. Rather, UI's CSRs are provided with various tools such as procedure documents, training materials, and checklists which provide simplified steps to follow for certain types of calls. CSRs are expected to interact with customers to drive towards a resolution of the issue. UI Written Comments dated May 26, 2020, p. 6.

Eversource requests similar confirmation from the Authority that the CSR script is not intended to be a formulaic script that will be followed verbatim by all CSRs on every customer call. Eversource notes that such a verbatim approach to the script would result

⁴ The Authority notes that the EDCs' current practices regarding temporary shut off are significantly different. The Authority may review and evaluate this difference and the reasons for it in future proceedings.

in greatly lengthened average call times. Rather, it is the company's understanding that its CSRs are to follow the spirit of the CSR script that is approved by the Authority on calls where a residential customer expresses concern about their ability to pay their electric bill. Eversource Written Comments dated May 26, 2020, p. 5.

The Center for Children's Advocacy and Connecticut Legal Services, Inc., argue that the bottom line impetus for the efforts of so many stakeholders over the last year is that the EDCs were not providing direct or sufficient information when customers contacted the call centers. Further, these entities indicate that recent call center experiences demonstrate that the EDCs have continued to not provide direct, sufficient, or accurate information on existing energy assistance programs. Written Comments dated June 6, 2020, pp. 2-3.

The Authority clarifies that the EDCs must do more than follow the "spirit" of the CSR scripts. The EDCs must comprehensively use and incorporate the approved scripts into their call center operations. While the Authority does not expect a verbatim reading of every line of the CSR scripts in every customer call in which the customer expresses concern about ability to pay their electric bill, the Authority directs the EDCs to train every CSR based on the approved scripts, provide the CSR script to every CSR, provide CSRs with updates if the approved script changes in the course of this or other proceedings, and incorporate the CSR scripts into relevant procedure documents, general training materials, and checklists used by CSRs. The Authority directs the EDCs to develop a training plan for the CSR scripts and to provide a summary of changes to relevant procedure documents, general training materials, and checklists used by CSRs.

III. CONCLUSION AND ORDERS

A. CONCLUSION

The Authority provisionally approves the revised fact sheets and the CSR scripts as amended by the Authority's directives herein. This Interim Decision builds on the directives and Orders in the Authority's Interim Decision dated December 18, 2019 in this docket. The Authority directs the Track 4 Sprint participants use the fact sheets and CSR scripts approved in this Interim Decision as a starting point for further discussion among Track 4 Sprint participants. The Authority directs the EDCs on the distribution of fact sheets and directs the EDCs to develop a training and implementation plan for the CSR scripts and to provide a summary of changes to relevant procedure documents, general training materials, and checklists used by CSRs.

Importantly, the fact sheets and CSR scripts provisionally approved in this Interim Decision are separate and distinct from any marketing efforts, materials, and messaging developed and implemented regarding the COVID-19 Payment Plans authorized in Docket No. 20-03-15, Emergency Petition of William Tong, Attorney General for the State of Connecticut, for a Proceeding to Establish a State of Emergency Utility Shut-Off Moratorium. The fact sheets and CSR scripts provisionally approved herein should, however, serve to complement and enhance the Communications Plan developed by each EDC in Docket No. 20-03-15.

B. ORDERS

For the following Orders, the Company shall submit one original of the required documentation to the Executive Secretary, 10 Franklin Square, New Britain, Connecticut 06051 and file an electronic version through the Authority's website at www.ct.gov/pura. Submissions filed in compliance with the Authority's Orders must be identified by all three of the following: Docket Number, Title, and Order Number. Compliance with orders shall commence and continue as indicated in each specific Order or until the Company requests and the Authority approves that the Company's compliance is no longer required after a certain date.

1. No later than July 2, 2020, UI shall incorporate all PRO suggestions and edits into its fact sheets, as outlined in Attachment E to PRO Correspondence dated April 22, 2020, and as provided in the approved text-only fact sheets in Attachment A. UI shall file as compliance the formatted versions of the revised fact sheets, in both English and Spanish. UI must seek approval from the Authority to make any content-related changes to the approved text-only fact sheets necessary to conform to their enterprise-wide formatting and marketing standards. UI shall continue to use the revised fact sheets until otherwise ordered by the Authority.
2. No later than July 2, 2020, Eversource shall file as compliance Spanish language versions of the approved fact sheets. Eversource shall continue to use the approved fact sheets until otherwise ordered by the Authority.
3. No later than July 2, 2020, and quarterly thereafter until otherwise ordered by the Authority, Eversource and UI shall each file documentation demonstrating that it has posted and continues to make available the most recent approved fact sheets in both English and Spanish on its website, that it has commenced and has continued use of the approved fact sheets in outreach and marketing efforts, and that it has and continues to distribute copies of the approved fact sheets to the CAAs with coverage in its service territory.
4. No later than August 1, 2020, both UI and Eversource shall develop a training plan for the CSR scripts and provide a summary of changes to relevant procedure documents, general training materials, and checklists used by CSRs. Such training plan shall also provide contingencies for trainings necessary to incorporate future changes to the CSR scripts and ongoing training to ensure staff are providing the highest level of support possible to all customers. UI and Eversource shall incorporate the use of the CSR scripts provisionally approved herein into call center operations until otherwise ordered by the Authority.

**DOCKET NO. 17-12-03RE01 PURA INVESTIGATION INTO DISTRIBUTION SYSTEM
PLANNING OF THE ELECTRIC DISTRIBUTION
COMPANIES - ENERGY AFFORDABILITY**

This Decision is adopted by the following Commissioners:

Marissa P. Gillett

John W. Betkoski, III

Michael A. Caron

CERTIFICATE OF SERVICE

The foregoing is a true and correct copy of the Decision issued by the Public Utilities Regulatory Authority, State of Connecticut, and was forwarded by Certified Mail to all parties of record in this proceeding on the date indicated.



Jeffrey R. Gaudiosi, Esq.
Executive Secretary
Public Utilities Regulatory Authority

July 1, 2020

Date

Maintaining Your Electricity Service

Attachment A
17-12-03RE01
2nd Interim Decision

If you are struggling to pay your current electric bill, please contact us. We will work with you to establish a payment arrangement and identify payment options that may fit your needs. Please don't wait - call us at 800.722.5584.

Your service may be disconnected, year-round, if you have a past due balance of more than 33 days and at least \$175. A late payment fee of 1.25% will be assessed each month the balance is delinquent.

If your account is scheduled to be disconnected, you will receive a shut-off notice from the Company. If you receive a shut-off notice:

1. Please contact us immediately at 800-722-5584. You have 15 days from the date of the shut-off notice to act (enroll in a program if eligible, make a payment, or enter into payment arrangement).
2. Inquire if you are eligible for a financial assistance program. You may be eligible if you:
 - Receive local, state, or federal public assistance, including: Aid to the Blind, Aid to Families with Dependent Children, Old Age Assistance, Aid to the Disabled, Medicaid, Food Stamps, Supplemental Security Income, General Assistance, and those whose major source of financial support is derived from Social Security, Veterans Administration, or Unemployment Compensation benefits.
 - Are the head of household and unemployed, and where household income is less than 300% of the poverty level or have income below 125% of the poverty level as determined by the federal government.
3. If you not eligible for financial assistance, you must pay your past due or disconnect notice amount, or make a payment in full. If you are unable to pay and are not eligible for financial assistance, ask to establish a payment arrangement.
4. No action taken could result in termination of service.
5. The company will not terminate residential service for reasons of non-payment of a delinquency on a Friday, Saturday, Sunday, state or Federal holiday, or day before any state or federal holiday or during the time that business offices are closed or within 1 hour of business offices closing.

If your service is disconnected for non-payment - please contact a UI Customer Care Representative at 800.7.CALLUI (800.722.5584)

1. Ask about and enroll in one of our Payment Programs (Matching Payment Program, Winter Protection Plan).
2. If not eligible for financial assistance, pay your past due or disconnect amount as defined on your shut-off notice.
3. Establish a payment arrangement.

Service Restoration

- Restoration of service requires payment of the disconnect notice amount or qualify for a payment arrangement.
- A reconnection fee of \$16.46 for residential customers will appear on the next billing statement.
- Your service will be reconnected within 24 hours.

From November 1 - May 1, residential customers who have a verified hardship are protected from shut off. Customers who are experiencing a hardship should contact UI representative, 211 or visit 211ct.org for more information. See the "Winter Protection" Fact Sheet for more information.

**Rep photo caption:
Our customer service
representatives are here
to help. Call us today!*



For more information:

Visit uinet.com or call
800.722.5584

Managing Your Bills - We Can Help

We offer tools to manage your usage and payment plan options that can help you manage your electric bill. Please visit uinet.com or call us at 1.800.722.5584 to learn more and ask if you are eligible for any of these benefits.

Matching Payment Program: Available to income qualified customers, when you make your required payment, the Company will apply a matching payment to your overdue balance.

Winter Protection Plan: Available to qualified customers, establishes an affordable payment plan and maintains electricity service from November 1 through May 1.

Payment Plans: Help customers manage payments and pay overdue balances. Our Customer Care Representatives will speak with you and assess your options.

Text [CTWARM](text:CTWARM) to 898211 or visit 211ct.org to find your local [Community Action Agency](#) and get help. Apply for the [Connecticut Energy Assistance Program \(CEAP\)](#). Qualifying customers will receive a credit in their electric bill.

If you are struggling, please call us to discuss these options. You can also take control of your bill by understanding and managing the amount of electricity you use and the price you pay for electricity supply.

Managing Electricity Use

We also offer programs that can help you reduce your usage for more affordable bills.

Energy Analyzer: Displays a breakdown of your electricity usage and offers tips to help you save. It's free to use and easy to find at uinet.com.

Home Energy Solutions: Offers an energy assessment and weatherization services for your home. You can access an application online or call **877.WISE.USE (877.947.3873)**. Services are

Look at the Supplier Section on your bill

The supply information section of your bill is a helpful resource. You will find:

- The supplier Rate and Term of Contract including expiration date, cancellation fee.
- A comparison of the supplier rate to the Standard Offer
- Your monthly cycle rate - presented in advance - so you have time to negotiate, change suppliers or select the Standard Offer.

available at reduced costs - or free - for Income-qualified customers.

Managing Supply Costs: Shop for your supply.* Visit EnergizeCT.com to find information about the Standard Offer and compare electric supplier pricing. UI Standard Offer Service is available to residential and small business customers. This price is approved by State regulators and changes on January 1 and July 1 each year.

*As of 7/1/2020, customers with a qualifying hardship will be prevented from contracting with electric suppliers.

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Winter Protection Plan

If winter electric bills are creating a hardship, please call us at **800.722.5584** to discuss our **Winter Protection Plan**. Qualifying customers may not have service terminated between November 1 and May 1, and may arrange payment of past due balances. To determine your eligibility for hardship status, speak with one of our Customer Care Representatives. They can assist you in a plan to continue your service through and after May 1.

You may be eligible for our Winter Protection Plan if you:

- Receive local, state, or federal public assistance, including: Aid to the Blind, Aid to Families with Dependent Children, Old Age Assistance, Aid to the Disabled, Medicaid, Food Stamps, Supplemental Security Income, General Assistance, and those whose major source of financial support is derived from Social Security, Veterans Administration, or Unemployment Compensation benefits.
- Are the head of household and unemployed, and where household income is less than 300% of the poverty level.
- Are seriously ill, or your home includes residents who are seriously ill or who have a life-threatening situation (see "Medical Hardship" Fact Sheet).
- Have income below 125% of the poverty level as determined by the federal government.
- Have circumstances that threaten a deprivation of the necessities of life for you or dependent members of your household if payment of a delinquent utility bill is required. Necessities of life include (but are not limited to) food, clothing, shelter, medical expenses, and heat.

For more information:

Visit uinet.com or call **800.722.5584**



Winter Protection Plan

Our representatives will work with you to see if you qualify and will ask you to please provide UI with proof of eligibility within 13 days. UI will place a temporary shut-off hold on your account for the 13 days. If you do not provide the requested proof of income within 13 days, the hold will be removed and you will not have Winter Protection on your account. If you do provide proof and qualify for winter protection, we will not shut off your service over the winter for failure to enter into a payment arrangement.

We want to work with you and we will encourage you to enter into a reasonable payment arrangement to help you manage your account during the winter months and reduce the amount of your bill after May 1.

If you do not qualify for winter protection, we will work with you to establish and keep a mutually agreed on payment arrangement in order for you to continue receiving your electric service. If not, your service will be subject to disconnection after May 1. Winter Protection does not release you from the balance due on your account and it does not protect your account from normal collection activities.

For more information:

Visit uinet.com or call **800.722.5584**

If a reasonable payment arrangement cannot be reached, or we cannot agree that you have a legitimate hardship, we will refer you to a Company Review Officer. If you are not satisfied with the decision, you may appeal to the Consumers Affairs Unit of the Public Utilities Regulatory Authority (PURA) within 10 days after receipt of the written decision. During any appeal, your service will not be shut off as long as you continue to pay your current and undisputed bill amounts during this period.

You can request a change in your payment arrangement, before defaulting on any existing arrangement, by showing proof of a significant change in your financial circumstances.

UI is always working to keep your power on. If you have any questions, please call us at **800.722.5584**.

You may also call PURA's Consumer Affairs Unit at **800.382.458**



An AVANGRID Company

Matching Payment Program (Arrearage Forgiveness)

If you are eligible for financial hardship protection, the Matching Payment Program (MPP) may help you manage your electric and/or gas bill.

With MPP, we will match energy assistance amounts and the payments you make to your outstanding, past-due utility bill when you make your required payments.

Here is what you need to do to be eligible for and participate in MPP

Phase 1: Enrolling is easy.

1. Call 2-1-1 or visit 211ct.org to find your local Community Action Agency.
2. At your local Community Action Agency, apply for energy assistance and enroll in the Matching Payment Program.
3. Confirm your UI account is coded for hardship. Review your monthly budgeted payment amount. If you cannot pay the amount, call UI to request a below budget worksheet, which can reduce your required payment amount down to \$75 for those who qualify.
4. Matching Payment Program assistance begins on November 1.
 1. Make your monthly budgeted payment on time each month until May 1.

You will receive a matching payment in May equal to the amount paid to your account between November 1 - May 1, down to a zero balance.

Phase 2: Continue making payments year round.

1. Continue making monthly budgeted payment(s) on time each month.
2. If you make all your monthly payments on time by October 31, you are eligible for a second matching payment in November.

Complete Phase 2 and receive a second matching payment in November that will equal the amount you have paid to your account during Phase 2 of the program period (May 2 through October 31), down to a zero balance.

Be sure to make your budgeted payments on time throughout the year to receive all Matching Payment Program benefits.

For more information:

CNG: Visit > cngcorp.com > my account
or call 860.524.8361

SCG: Visit > soconngas.com > my account
or call 800.659.8299

UI: Visit > uinet.com > my account
or call 800.722.5584



**Rep photo caption:
Our customer service
representatives are here
to help.*

Matching Payment Program (Arrearage Forgiveness)

How will my bill look?

SCG or CNG bill example

"**Forgiveness Matching Payment**" is the benefit received in May and November

UI bill example

"**Amount Now Due**" is the budgeted amount that you will pay monthly

Energy Saving Tips for electricity or gas customers

- Turn off lights whenever you leave a room.
- Replace your incandescent light bulbs with ENERGY STAR® LEDs which use up to 90% less energy and last up to 25 times longer.
- Turn off the tap when you shave or brush your teeth.
- Set your hot water heater at 120 degrees Fahrenheit.
- Clean your dryer's lint filter after each load, and clean the outside vent regularly.
- Replace washers on leaky faucets. A steady drip can add up to many gallons wasted every month.

UI's Matching Payment Plan (MaPP)

UI's Matching Payment Plan (MaPP) is different from MPP Arrearage Forgiveness. If you have a financial hardship, you can enroll in MaPP any time, and MaPP may help you keep your electric service on year-round. It can also reduce your past-due account balance(s).

With UI's MaPP, we will match payments you make to your outstanding, past due utility bill. MaPP results in small matches every month based on the amount you paid, whereas the MPP Arrearage Forgiveness matches happen twice a year and are based on the amount you paid and any energy assistance you received.

To be eligible, you must:

1. Prove Financial Hardship*.
2. Have a balance of \$500 or more that is 90 days in arrears.
3. Agree to pay a budgeted amount each month.

*See Winter Protection Plan Program document

Once eligible, we will:

1. Protect your service from disconnection as long as your budget amount is paid each month.
2. Match all payments at the time they are made (match cannot result in a credit balance.)

Energy Saving Tips

- Turn off lights whenever you leave a room.
- Replace your incandescent light

bulbs with ENERGY STAR®
LEDS which use up to
90% less energy and
last up to 25 times
longer.

- Clean your dryer's
lint filter after each
load, and clean the
outside vent
regularly.

Visit uinet.com for more energy
saving tips!

For more information:

Visit uinet.com or call **800.722.5584**



Medical Hardship

WHO: UI residential customers or family members with a serious or life-threatening medical condition.

WHAT: UI can protect your service from disconnection.

HOW: Call UI to claim medical hardship (M-F, 7 am - 7 pm).

Provide your UI representative with the following:

- Patient name and date of birth.
- Doctor name, phone number, and fax number.

UI will contact the doctor to provide certification, and you are encouraged to follow up with your doctor within 48 hours of claim. (We do not ask for any specifics about your condition.)

Once certification is received, UI will protect your service from disconnection for the period indicated by your doctor (this could be for up to 1 year).

You will receive a letter confirming the protection. A renewal letter will be sent out 30 days prior to expiration.

Medical hardship protection DOES NOT release you from your obligation to pay the balance due (or future charges) on your account.

Ask your UI representative about what other programs are available if you are having difficulty paying your bill. You may be eligible for other programs in addition to medical hardship protection.

For more information:

Visit uinet.com or call **800.722.5584**



An AVANGRID Company

Budget Billing

WHO: UI residential customers with a minimum of 6 months of billing history and no past due balance.

WHAT: A monthly budget amount will be set based on your usage.

HOW:

- Call UI and ask to be placed on budget billing.
- You will receive a bill each month for the same amount.
- Make your payment each month to remain on a budget.
- Every six months your account is reviewed to ensure the budget amount is adequate (it may be increased or decreased depending on usage).
- You can ask to be removed from budget billing at any time.
- Any balance owed at the end of the budget period (true up) will need to be paid.
- Account will continue to be enrolled in budget billing each year as long as payments are current.

For more information:

Visit uinet.com or
call **800.722.5584**



**Rep photo caption
Our customer service
representatives are here to help!*

Final Bill Collection

What is a final bill?

A final bill is the last bill you receive from us after your account has been closed. Payment for a final bill is due upon receipt of the bill.

When is my final bill sent to a collection agency?

Any balance outstanding 45 days after the final bill date may be referred to a collection agency.

Can I still make a payment with United Illuminating after my final bill is sent to a collection agency?

Yes, payments can be made at uinet.com search for **Ways to Pay**; by U.S. mail at **The United Illuminating Co, P.O. Box 847818, Boston, MA 02284-7818**, or by calling us at **800.722.5584**.

Will my credit score be impacted if I don't pay my final bill and it is sent to a collection agency?

Our outside collection agencies may submit a report to national credit bureau reporting agencies. We want customers to know this reporting may have a negative impact on their credit scores.

If I have an unpaid balance with United Illuminating, can I open a new account for service?

By state regulations, all account balances must be paid in full in order to establish new service. We can work with you to set up payment arrangements if you cannot afford to pay the balance.

**Photo Caption
You can pay
your final bill
online, by mail
or over the
phone.*

For more information:

Visit uinet.com or call
800.722.5584



An AVANGRID Company



Help Me Understand

Balance Forgiveness Programs and the Payment Plan

Are there programs available for low-income eligible customers?

Yes. Eversource offers programs for low-income residential customers that can help reduce or eliminate past-due balances. The Matching Payment and New Start programs are described below.

How do I know if I qualify for low-income programs?

Visit Eversource.com/BillHelp or call your local Community Action Agency to determine if you qualify for state-funded assistance. You can find your local agency by texting CTWARM to 898211. After texting your ZIP code, you will receive information on the nearest Community Action Agency. You can also call 211 directly, or visit www.211ct.org.

Matching Payment Program

The Matching Payment Program (MPP) is available to all residential income-eligible heating customers. To be eligible for MPP, you must meet any of the following:

- Your household income is at or below 60% of the state median income.
- You receive public income assistance, such as aid to the blind, elderly, disabled, families with dependent children, SNAP, Medicaid, or Supplemental Security Income.
- You or a member of your household is seriously ill as certified by a physician.
- Your sole source of financial support is from Social Security, United States Department of Veterans Affairs, or Unemployment Compensation Benefits.
- You are the head of your household and unemployed and your household income is less than 300% of the federal poverty income guidelines.

To enroll in MPP, you must visit your local Community Action Agency (CAA), who will assist you in signing up for Connecticut Energy Assistance Program (CEAP) and MPP. As part of MPP, Eversource will match CEAP amounts and all required payments made to your account, down to a zero balance. The arrangement determines one monthly fixed payment, which is calculated by the total utility charges over the past 12 months — minus any energy assistance award.

What if I can't pay the arranged Matching Payment amount?

When signing up for CEAP and MPP, your CAA will provide you with an MPP monthly payment amount. If you can't afford the payment amount, tell your CAA at that time and request a below budget worksheet, which can reduce your required payment amount down to \$75, for those who qualify.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-286-2828 if you have questions about our programs.



New Start Program

Residential, low-income electric customers with a balance of at least \$100 past due by more than 60 days may be eligible for the New Start Program, which can help eliminate your outstanding balance in as little as 12 months. When you make your scheduled New Start monthly payment, a portion of your past due balance will be eliminated, or “forgiven,” reducing the amount you owe. Eversource customers who have a medical hardship status on their account are eligible for New Start regardless of their income. You may be eligible for medical hardship status on your account if you or anyone in your home is seriously ill or has a life-threatening situation.

Payment Plan

If you are late on your Eversource bill payments, or you have a past-due balance on your account, we can work with you to develop a payment plan. All residential customers can enter into an Eversource payment plan. A payment plan will determine your monthly payment amount based on your 12-month usage history.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-286-2828 if you have questions about our programs.



Help Me Understand

Winter Protection

The Winter Protection Program protects customers from service disconnection for non-payment from November 1 through May 1. **Eligibility guidelines for Winter Protection are described in the first question below.**

If you qualify for Winter Protection, please be aware that you will continue to receive your regular monthly Eversource bill during the protection period. Please attempt to pay what you can on each bill to avoid owing a large balance when the Winter Protection period ends. Inquire about the Matching Payment Program, New Start, or other payment arrangements available to assist with continued payment.

What qualifies me for Winter Protection?

Winter Protection is provided to customers in any of the following circumstances:

- Your household income is at or below 60% of the state median income.
- You receive public income assistance, such as aid to the blind, elderly, disabled, families with dependent children, SNAP, Medicaid, or Supplemental Security Income.
- You or a member of your household is seriously ill as certified by a physician.
- Your sole source of financial support is from Social Security, United States Department of Veterans Affairs, or Unemployment Compensation Benefits.
- You are the head of your household and unemployed and your household income is less than 300% of the federal poverty income guidelines.

I am in need of Winter Protection, what can I do?

If you can't pay your bill during the Winter Protection period, November 1 through May 1, please contact Eversource at the number below for assistance.

I've received a disconnect notice from Eversource. Now what?

If you have received a disconnect notice and you can't pay your bill during the Winter Protection period, November 1 through May 1, contact Eversource at the number below for assistance.

My service has been disconnected and my family needs heat. What can I do?

If your service has been disconnected for non-payment and you receive one of the benefits under Winter Protection, please contact Eversource at the number below, and we will temporarily reconnect your service for 60 days to allow you time to contact your local Community Action Agency to sign up for the Connecticut Energy Assistance Program and the Matching Payment Program. If someone in the home has a medical issue, contact Eversource to temporarily reconnect your service to allow you time to contact your physician who must complete the certification of illness form.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-286-2828 if you have questions about our programs.



Help Me Understand

Billing and Payment Information

What happens if I am late paying my Eversource bill?

If you are late paying your Eversource bill, you may receive a disconnection notice and a late payment fee of 1% will be charged monthly to the delinquent/past-due balance of your bill.

How can I avoid a late payment fee?

Customers who are actively enrolled in automatic direct debit, budget billing, or who have entered into a payment plan or program (such as New Start or the Matching Payment Program) will not be billed a late payment fee. Financial hardship customers do not have to pay late payment charges during the Winter Protection period (November 1 through May 1).

I need help paying my bill. What can I do?

Call Eversource to request Winter Protection and visit your local Community Action Agency to receive energy assistance if you meet any of the following criteria:

- Your household income is at or below 60% of the state median income.
- You receive public income assistance, such as aid to the blind, elderly, disabled, families with dependent children, SNAP, Medicaid, or Supplemental Security Income.
- You or a member of your household is seriously ill as certified by a physician.
- Your sole source of financial support is from Social Security, United States Department of Veterans Affairs, or Unemployment Compensation Benefits.
- You are the head of your household and unemployed and your household income is less than 300% of the federal poverty income guidelines.

If you are eligible for Winter Protection, visit your local Community Action Agency to enroll in the Matching Payment Program.

If you are not eligible for Winter Protection, Eversource offers payment programs that can help you pay your bill and energy efficiency programs that can help you reduce your energy use. Eversource offers budget billing and payment plans along with programs for medical, low-income and financial hardship customers.

Call and speak to an Eversource representative Monday through Friday, from 8 a.m. to 6 p.m., to discuss your account and how we can help. Eversource representatives are ready to assist you with:

- Making a payment.
- Establishing a payment plan.
- Protecting your service from disconnection (November 1 through May 1).
- Applying for fuel assistance through state-sponsored agencies.
- Enrolling in a balance forgiveness program (New Start or the Matching Payment Program).
- Understanding the medical hardship qualification process.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-286-2828 if you have questions about our programs.



How can I make a payment?

Payments can be made in a variety of ways:

- Online at www.Eversource.com/BillHelp – make a one-time payment using your bank account, debit or credit card.
- Pay by phone – call 888-783-6618 to make a one-time payment using your bank account, debit or credit card.
- By texting – sign-up with your online Eversource account using your bank account.
- Eversource mobile app – download the free app through the Apple Store or Google Play.
- U.S. mail – Eversource accepts checks and money orders to the following address:
Eversource, P.O. Box 56002, Boston, MA 02205-6002
- Pay in person – visit an authorized third-party bill payment agency that accepts Eversource bill payments. Call Eversource at the number below if you need help finding an authorized agency near you.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp.
Call Eversource at 800-286-2828 if you have questions about our programs.



Help Me Understand

Service Disconnection

How can I avoid having my electric service disconnected?

If you are having difficulty paying your bill, call Eversource to request Winter Protection from Eversource and visit your local Community Action Agency for government assistance if you meet any of the following criteria:

- Your household income is at or below 60% of the state median income.
- You receive public income assistance, such as aid to the blind, elderly, disabled, families with dependent children, SNAP, Medicaid, or Supplemental Security Income.
- You or a member of your household is seriously ill as certified by a physician.
- Your sole source of financial support is from Social Security, United States Department of Veterans Affairs, or Unemployment Compensation Benefits.
- You are the head of your household and unemployed and your household income is less than 300% of the federal poverty income guidelines.

If you do not meet the above criteria, to avoid having your service disconnected, please contact Eversource at 800-286-2828 before the due date indicated on your bill to:

- Make a payment.
- Create a payment plan.
- Enroll in the New Start Program (if you are eligible).
- Learn about the Matching Payment Program or Winter Protection.

Will I receive a service disconnection notice?

Yes. Eversource sends a service disconnection notice by mail at least 13 days prior to your service being disconnected. You can also sign up at Eversource.com to receive service disconnection alerts by text or email.

If you receive a service disconnection notice, contact Eversource regarding hardship protection or to enter into a payment arrangement to avoid service disconnection.

What can I do once my service has been disconnected?

- If your service has been disconnected for non-payment and you are eligible for the Winter Protection Program (criteria listed above), contact Eversource at the number below. We will temporarily reconnect your service for 60 days to allow you time to contact your local Community Action Agency for assistance.
- If someone in the home has a medical issue, contact Eversource to receive information regarding medical protection.
- If you do not qualify for one of the above protections, you will need to pay your delinquent balance and may also be charged a security deposit.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-286-2828 if you have questions about our programs.



What if I can't pay my Eversource bill?

Call Eversource at the number below to see if you are eligible for an Eversource payment assistance program.

Can my service be disconnected if someone in my household is ill?

You may be eligible for medical hardship status on your account if you or anyone in your home is seriously ill or has a life-threatening situation.

- If a physician certifies that someone in your home has a serious illness, your service will be protected from disconnection.
- If your physician certifies that the medical condition is life-threatening, your service will not be disconnected at any time during the period certified by your physician.

Contact your physician who must complete the certification of illness form and submit the form online through Eversource's medical web portal.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-286-2828 if you have questions about our programs.



Help Me Understand

Service Reconnection

My electric service has been disconnected. How do I get it reconnected?

- If your service has been disconnected for non-payment and you qualify for protection during the Winter Protection period, November 1 through May 1, contact Eversource at the number below. We will temporarily reconnect your service for 60 days to allow you time to contact your local Community Action Agency for assistance.
- If your service has been disconnected and you or anyone in your home is seriously ill or has a life-threatening situation, contact Eversource at the number below about medical protection. If this is your first time claiming medical hardship, we will temporarily reconnect your service to allow you time to contact your physician who must complete the certification of illness form.
- If you do not qualify for protection, you will need to pay your delinquent balance and may also be charged a security deposit.

How can I find a Community Action Agency for assistance?

You can find your local agency by texting CTWARM to 898211. After texting your ZIP code, you will receive information on the nearest Community Action Agency. You can also call 211 directly, or visit www.211ct.org.

Is there a service fee charged to reconnect service?

Yes. Fees ranging from \$48 (next business day) to \$107 (same-day) to reconnect your service will be charged to your account during your next billing statement.

Will my service be reconnected the same day it was disconnected?

Once you make a payment, Eversource will issue an order to reconnect your service during the next business day for a \$48 fee. You may request same-day service reconnection for a fee of \$107.

Will Eversource require a security deposit to reconnect my service?

Yes. In addition to payment of your delinquent balance, Eversource may require a security deposit to reconnect your service. This security deposit is waived for customers with a financial hardship status on their accounts.

How do I qualify for a financial hardship status on my account?

If you are having difficulties paying your Eversource bill, call us so we can help determine if you qualify for financial hardship status on your account. From November 1 through May 1, Eversource will either protect your service temporarily from disconnection or reconnect your service.

Will Eversource request access to my meter before reconnecting service?

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-286-2828 if you have questions about our programs.



We will only request access to your meter if your service was disconnected at the meter and it is located indoors.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp.
Call Eversource at 800-286-2828 if you have questions about our programs.



Help Me Understand

Final Bill Collection

What is considered a “final bill”?

A final bill is the last bill a customer receives from us after the account has been closed. Payment for a final bill is due upon receipt of the bill.

When is my final bill sent to a collection agency?

A final bill and the outstanding balance may be referred to a collection agency as early as three weeks after the final bill date.

Can I still make a payment with Eversource after my final bill is sent to a collection agency?

Yes. Payments to Eversource can be made in a variety of ways:

- Online at www.Eversource.com/BillHelp – make a one-time payment using your bank account, debit or credit card.
- Pay by phone – call 888-783-6618 to make a one-time payment using your bank account, debit or credit card.
- By texting – sign-up with your online Eversource account using your bank account.
- Eversource mobile app – download the free app through the Apple Store or Google Play.
- U.S. mail – Eversource accepts checks and money orders to the following address:
Eversource, P.O. Box 56002, Boston, MA 02205-6002
- Pay in person – visit an authorized third-party bill payment agency who accepts Eversource bill payments. Call Eversource at the number below if you need help finding an authorized agency near you.

Will my credit score be impacted if I don't pay my final bill and it is sent to a collection agency?

Eversource does not submit a report to the national credit bureau reporting agencies. Final, unpaid Eversource bills are referred to an outside collection agency, which may submit a report to national credit bureau reporting agencies. Customers should be aware this reporting may have a negative impact on their credit scores.

What can I do if my account has been referred to an outside collection agency?

Contact the collection agency to make a payment or payment arrangement. The collection agency accepts payments by check, money order, direct debit or credit cards. If you do not have the contact information for the collection agency, please call Eversource at 800-286-2828.

If I have an unpaid balance with Eversource, can I open a new account for service?

Yes, however any outstanding bills must be paid in full and a security deposit may be required to establish a new service. The security deposit is waived for residential customers with a financial hardship status on their accounts.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-286-2828 if you have questions about our programs.



Help Me Understand

Reducing Your Energy Usage

In addition to lowering your energy bill through payment arrangements, you can lower your energy bill by reducing the amount of energy you use in your home.

What is the Homes Energy Solutions Program?

With the Home Energy SolutionsSM - Income-Eligible Program, you can receive no-cost services that save you money and energy — while you stay warm and comfortable. Homeowners and renters that meet income-eligibility guidelines can participate. Services may include:

- In-home energy assessment.
- Safety tests on heating equipment.
- Air sealing to reduce drafts.
- Long-lasting, energy-saving LED light bulbs.
- Hot water-saving devices.

The average customer saves around \$200 per year by participating.

Call 877-WISE-USE (877-947-3873) for an application and to learn more.

Are there ways I can save more?

Yes. Home Energy SolutionsSM - Income-Eligible participants may be eligible for additional upgrades like insulation, windows and more at little to no cost to you. These additional upgrades could provide additional savings and comfort in your home.

How do I know if I qualify for Home Energy SolutionsSM - Income-Eligible program?

Eversource customers who have not participated in this program for the last three years are eligible if you qualify for energy assistance or your household income is at or below 60% of the state median income.

What if I do not qualify for the Home Energy SolutionsSM – Income-Eligible program?

A similar program is available for customers who do not meet income eligibility requirements for a \$75 fee. **Call 877-WISE-USE (877-947-3873) to apply.**

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-286-2828 if you have questions about our programs.

Eversource Credit & Collections Call Center Script

1. PURPOSE OF THE CALL: CUSTOMER IS EXPRESSING CONCERNS PAYING BILL/BILL IS PAST DUE

Guidance for Representative:

Actively listen to the customer to understand the purpose of the call. Although the customer might not directly request financial hardship, it's important that you proactively identify customers who may BENEFIT from hardship protection and provide all the help and information you can. Below are some examples of the types of situations the customer may bring forward:

- Customer: "I haven't been able to make the payment by the due date. What can I do?"
- Customer: "I can't commit to a payment arrangement and need help paying my bill."
- Customer: "I'm not sure how I'm going to pay this."
- Customer: "This is a lot of money."
- Customer: "I just lost my job."
- Customer: "I am struggling financially."

Guidance for Representative: The customer may be unable to commit to a payment or payment arrangement because they are experiencing a financial hardship.

Representative Action: Ask the customer pre-qualifying questions for financial hardship protection. Pre-qualifying questions include:

- Is the customer receiving Social Security benefits, SNAP (Supplemental Nutrition Assistance Program), TANF (Temporary Assistance for Needy Families), or other federal, state, or local public assistance program benefits?
 - If yes, skip the rest of the questions and begin explanation of financial hardship protection
- What is the household size (adults and children)?
- What is the gross or annual monthly income?
- What are the sources of income (for example, pay stubs, food stamps, child support)?
- Are you or is anyone in your home seriously ill, or facing a life-threatening situation? (If yes, see medical hardship, below)
- Are any other conditions in your family that affect ability to pay?

Review the CT household income guidelines for the current year.

- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for financial hardship protection – During the **Moratorium (November 1 – May 1)****

Representative Action: Explain to the customer that if he or she qualifies for financial hardship, the account will be protected from shut-off from November 1 through May 1, otherwise known as the Winter Protection Program. If the customer seeks winter protection, advise the customer that the account will be temporarily protected from shut-off for 60 days; emphasize that the customer **MUST** immediately contact his or her local Community Action Agency and schedule an appointment before the 60 days has passed. Explain that the Community Action Agency will verify that the customer qualifies for financial hardship protection; customers who do qualify then automatically receive shut-off protection until May 1 of this year.

Explain to the customer that during his or her visit to the local Community Action Agency, staff will:

- Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;

- Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer’s past due balance; and
- Enroll the customer in a forgiveness program, such as the Matching Payment Program or New Start (if eligible)

Provide the name and phone number of the customer’s local Community Action Agency based on the customer’s town of residence.

Explain to the customer that financial hardship protection needs to be renewed each year with the Community Action Agency; the customer’s eligibility does not carry over from year to year. Reiterate that the customer must complete the process for each year he or she wishes to be coded financial hardship (i.e., contact that Community Action Agency to schedule an appointment to have their account coded financial hardship, and contact Eversource to request a 60-day financial hardship protection on the account if the customer has not visited a Community Action Agency by November 1.)

Finally, encourage the customer to pay as much as possible during the winter protection period, and explain that the customer’s full past due balance will still be owed after May 1 when the protection period ends. Advise the customers that the Company will send a shut-off notice by mail after May 1 if the past due balance has not been paid and there is not a payment arrangement in place. Encourage the customer to schedule a visit with his or her local Community Action agency to take full advantage of the energy assistance programs that are available to those who qualify. Advise the customer to contact the Company after the customer verifies financial hardship protection with the Community Action Agency to ensure he or she is enrolled in a forgiveness program or other payment arrangement.

- **The customer is already verified as financial hardship but not enrolled in a program**

Representative Action: Review the customer’s account to determine if the customer is eligible to enroll in a forgiveness program. If the customer is eligible, explain the programs and benefits and if the customer agrees, and proceed with enrollment.

- For the Matching Payment Program: Explain the two phases of the program and the process for receiving matching payments from the Company. During the enrollment process, provide the monthly payment arrangement that is calculated based on the customer’s average annual usage. Advise the customer that if this monthly amount is not feasible, there is an option to pay \$75 a month for those who qualify based on their financial situation using the Below Budget Worksheet. Explain to the customer that the larger the amount the customer is able to pay each month under this program, the greater amount of money will be matched by the Company to help pay down the customer’s past due balance more quickly.

- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for financial hardship protection - **Non-Moratorium (May 2 – October 31)****

Guidance for Representative: Regardless if the customer is or is not verified as financial hardship, his or her service is not protected from disconnection without a payment or payment arrangement, unless the customer is eligible to receive medical hardship protection for a life-threatening condition.

Representative Action: Advise the customer that his or her service will not be protected from disconnection without a payment, payment plan or enrollment in an Eversource forgiveness program. Review the customer’s account to determine if the customer was previously enrolled in a forgiveness program, and whether the customer is eligible to enroll in a forgiveness program. Explain to the customer financial hardship protection that is available from November 1 – May 1, including the process for verifying eligibility through a local Community Action Agency (see above). Explain to the customer that once he or she has been verified for financial hardship protection by the CAA, the customer can enroll in MPP or New Start, and the security deposit will be waived.

- If the customer is eligible to enroll in an Eversource forgiveness program, explain the programs and benefits, and if the customer agrees, proceed with enrollment. If applicable, discuss re-enrollment requirements with the customer. Explain to the customer that without a payment, payment arrangement, or program enrollment, the service may be disconnected.

- If it does not appear the customer is eligible to enroll in a forgiveness program, discuss the customer's payment plan options to avoid shut-off.
- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for medical hardship protection**

Representative Action: Explain that a customer (or a member of his or her household) who is seriously ill or has a life-threatening condition, as determined by a physician, is eligible to receive shut-off protection for the duration of the medical condition. Explain that a customer account with a life-threatening condition would receive shut-off protection all year, whereas a customer account with a serious illness condition would receive shut-off protection from November 1 – May 1, during the winter moratorium. Describe the medical hardship qualification process. If the customer seeks medical hardship protection, advise the customer that the account will be temporarily protected from shut-off for 14 days to allow time for a physician to complete the certification of illness form and submit the form via the company's online medical web portal. Emphasize that only a physician (not the customer, not the utility, etc.) can determine medical protection eligibility by completing the certification of illness form.

If the customer seeks medical hardship protection, encourage the customer to pay as much as possible while receiving medical hardship protection, and explain that the customer's full past due balance will still be owed once the medical condition is no longer certified by a physician, or the Company will send a shut-off notice. Encourage the customer to take full advantage of the energy assistance programs that are available to those who qualify.

2. PURPOSE OF THE CALL: CUSTOMER RECEIVED A SHUT-OFF NOTICE OR SERVICE HAS BEEN SHUT-OFF

Guidance for Representative:

Actively listen to the customer to understand the purpose of the call. Although the customer might not directly request financial hardship, it's important that you proactively identify customers who may BENEFIT from hardship protection and provide all the help and information you can. For example:

- **Customer:** *"I received a disconnect notice (or my service was turned off). What can I do to stop the disconnect (or reconnect my service?)"*

Representative Action: Ask the customer pre-qualifying questions for financial hardship. Pre-qualifying questions include:

- Is the customer receiving Social Security benefits, SNAP (Supplemental Nutrition Assistance Program), TANF (Temporary Assistance for Needy Families) or other federal, state, or local public assistance program benefits?
 - If yes, skip the rest of the questions and begin explanation of financial hardship protection
- What is the household size (adults and children)?
- What is the gross or annual monthly income?
- What are the sources of income (for example, pay stubs, food stamps, child support)?
- Are any other conditions in your family that may be affecting your ability to pay?

Review the CT household income guidelines for the current year.

- **If the service is on:** Explain to the customer that if he or she qualifies for financial hardship, the account will be protected from shut-off from November 1 through May 1, otherwise known as the Winter Protection Program. If the customer seeks winter protection, advise the customer that the account will be temporarily protected from shut-off for 60 days; emphasize that the customer MUST immediately contact his or her local Community Action Agency and schedule an appointment to verify financial hardship protection before the 60 days has passed. Explain that the Community Action Agency will verify that the customer qualifies for financial hardship protection; customers who do qualify then automatically receive shut-off protection until May 1 of this year.

Explain to the customer that during his or her visit to the local Community Action Agency, staff will:

- Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;
- Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer's past due balance; and
- Enroll the customer in a forgiveness program, such as the Matching Payment Program or New Start (if eligible)

Provide the name and phone number of the customer's local Community Action Agency based on the customer's town of residence.

Explain to the customer that financial hardship protection needs to be renewed each year with the Community Action Agency; the customer's eligibility does not carry over from year to year. Reiterate that the customer must complete the process for each year he or she wishes to be coded financial hardship (i.e., contact that Community Action Agency to schedule an appointment to have their account coded financial hardship, and contact Eversource to request a 60-day financial hardship protection on the account if the customer has not visited a Community Action Agency by November

1.) Explain to the customer that he or she can contact the Community Action Agency to schedule an appointment beginning in August, and that the customer does not have to wait until November 1 to seek financial hardship protection for the upcoming winter protection period.

Provide the customer with options to enroll in a payment plan or forgiveness program, if eligible.

****Note: It is important to determine the date the shut-off is scheduled to occur. If the date is within 72 hours of the phone call, you must tell the customer that to prevent the scheduled shut-off, the customer must call the number indicated on the shut-off notice to report that a payment arrangement has been established and a payment has been made prior to the date of the scheduled shut-off, or if the customer is receiving temporary shut-off protection for 60 days.**

- **If the service is off:**

Provide the customer with the payment amount that is required to reconnect the service. Explain to the customer that if he or she qualifies for financial hardship, the customer will be protected from shut-off through May 1, otherwise known as the Winter Protection Program. Explain that if the customer's financial hardship claim is verified, the customer will not be required to pay a security deposit in order to reconnect service. Explain that the customer will be charged a reconnection fee (\$48 for next business day reconnection, or \$107 for same-day), which is not due at the time of reconnection, but will be due as part of next month's bill.

If this is the first time the customer has claimed financial hardship during the current winter moratorium period, complete the following:

- Cancel any pending service disconnect orders.
- Process an order to reconnect the service — even if the customer is unable to pay the required amount.
- Explain that the Company will temporarily protect service for 60 days to allow time for the customer to visit a local Community Action Agency (only one 60-day protection period per customer is awarded during the Moratorium). Emphasize that the customer **MUST** immediately contact his or her local Community Action Agency and schedule an appointment to verify financial hardship protection before the 60 days has passed.
- Explain that the Company will send a shut-off notice by mail after the 60-day temporary protection period if the customer's financial hardship claim has not been verified by the Community Action Agency. May 1 if the past due balance has not been paid and there is not a payment arrangement in place.
- Advise the customer to contact the Company after the customer verifies financial hardship protection with the Community Action Agency to ensure he or she is enrolled in a forgiveness program or other payment arrangement.
- Encourage the customer to sign up for text message and/or email alerts to receive bill pay reminders prior to service being shut off.

Explain to the customer that during his or her visit to the local Community Action Agency the customer will be able to:

- Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;
- Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer's past due balance; and
- Enroll the customer in a forgiveness program, such as the Matching Payment Program or New Start (if eligible)

Provide the name and phone number of his or her local Community Action Agency.

Finally, encourage the customer to pay as much as possible during the winter protection period, and explain that the customer's full past due balance will still be owed after May 1 when the protection period ends. Advise the customers that the Company will send a shut-off notice by mail after May 1 if the past due balance has not been paid and there is not a payment arrangement in place. Encourage the customer to schedule a visit with his or her local Community

Action agency to take full advantage of the energy assistance programs that are available to those who qualify. Advise the customer to contact the Company after the customer verifies financial hardship protection with the Community Action Agency to ensure he or she is enrolled in a forgiveness program or other payment arrangement.

- Customer: *"I was unable to get an appointment with my Community Action Agency." Or no action was taken by the customer to contact a Community Action Agency.*

Guidance for Representative: Be aware that once the 60-day temporary hardship protection period is over, the customer's account will follow the normal collections process and the customer could receive a new disconnect notice.

Representative Action: Attempt to establish a payment plan and explain the benefits of Eversource's arrearage forgiveness programs (Matching Payment and New Start), if eligible. If the customer has received a service disconnect notice, advise the customer to bring the disconnect notice to his or her local Community Action Agency (CAA) to receive prioritized service.

- Matching Payment Program: During the enrollment process, provide the monthly payment arrangement that is calculated based on the customer's average annual usage. Advise the customer that if this monthly amount is not feasible, there is an option to pay \$75 a month for those who qualify based on their financial situation using the Below Budget Worksheet. Explain to the customer that the larger the amount the customer is able to pay each month under this program, the greater amount of money will be matched by the Company to help pay down the customer's past due balance more quickly.

1. PURPOSE OF THE CALL: BILL IS PAST DUE

Guidance for Representative:

Actively listen to the customer to understand the purpose of the call. Although the customer might not directly request financial hardship, it's important to listen to key words and phrases that can help to proactively identify customers who may BENEFIT from hardship protection and provide all the help and information you can.

- Customer: "I haven't been able to make the payment by the due date. What can I do?"
- Customer: "I can't commit to a payment arrangement and need help paying my bill."

Guidance for Representative: The customer may be unable to commit to a payment or payment arrangement because they are experiencing a financial hardship.

Representative Action: Ask the customer pre-qualifying questions for financial hardship protection. Pre-qualifying questions include:

- Is the customer receiving Social Security benefits, SNAP (Supplemental Nutrition Assistance Program), TANF (Temporary Assistance for Needy Families), or other federal, state, or local public assistance program benefits?
 - If yes, skip the rest of the questions and begin explanation of financial hardship protection
- What is the household size (adults and children)?
- What is the gross or annual monthly income?
- What are the sources of income (for example, pay stubs, food stamps, child support)?
- Are you or is anyone in your home seriously ill, or facing a life-threatening situation? (If yes, see medical hardship, below)
- Are any other conditions in your family that affect ability to pay?

Review the CT household income guidelines for the current year.

- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for financial hardship protection - **During the Moratorium (November 1 – May 1)****

Representative Action: Explain to the customer that if he or she qualifies for financial hardship, the account will be protected from shut-off from November 1 through May 1, otherwise known as the Winter Protection Program. If the customer seeks winter protection, advise the customer that the account will be temporarily protected from shut-off for 13 days to allow time for the customer to provide documentation to verify that the customer qualifies for financial hardship protection. Explain to the customer that he or she has two options to provide proof of financial hardship protection in the 13-day window:

- 1) Submit proof of financial hardship documentation directly to UI. Acceptable documentation includes, but is not limited to:
 - a. Social security budget sheet
 - b. Energy award letter
 - c. Husky medical
 - d. Unemployment award letter
 - e. Paystubs (if employed) or 1099 (if self-employed)
 - f. Military documentation (active service)

OR

- 2) Contact the customer's local Community Action Agency and schedule an appointment within 13 days. Community Action Agency staff will:
- Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;
 - Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer's past due balance; and
 - Enroll the customer in a forgiveness program, such as the Matching Payment Program (MPP) and the UI Matching Payment Plan (MAPP)

Provide the name and phone number of the customer's local Community Action Agency based on the customer's town of residence.

Even if the customer chooses to provide proof of financial hardship documentation to UI directly, encourage the customer to schedule a visit with the local Community Action Agency to take full advantage of the energy assistance programs that are available to those who qualify. Explain to the customer that financial hardship protection needs to be renewed each year; the customer's eligibility does not carry over from year to year. Reiterate that the customer must complete the process for each year he or she wishes to be coded financial hardship.

Finally, encourage the customer to pay as much as possible during the winter protection period, and explain that the customer's full past due balance will still be owed after May 1 when the protection period ends. Advise the customer that the Company will send a shut-off notice by mail after May 1 if the past due balance has not been paid and there is not a payment arrangement in place.

- **The customer is already verified as financial hardship but not enrolled in a program**

Representative Action: Review the customer's account to determine if the customer is eligible to enroll in a forgiveness program. If the customer is eligible, explain the programs and benefits and if the customer agrees, proceed with enrollment.

- For the Matching Payment Program: Explain the two phases of the program and the process for receiving matching payments from the Company. During the enrollment process, provide the monthly payment arrangement that is calculated based on the customer's average annual usage. Advise the customer that if this monthly amount is not feasible, there is an option to pay \$75 a month for those who qualify based on their financial situation using the Below Budget Worksheet. Explain to the customer that the larger the amount the customer is able to pay each month under this program, the greater amount of money will be matched by the Company to help pay down the customer's past due balance more quickly.

- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for financial hardship protection - **Non-Moratorium** (May 2 – October 31)**

Guidance for Representative: Regardless if the customer is or is not verified as financial hardship, his or her service is not protected from disconnection without a payment or payment arrangement, unless the customer is eligible to receive medical hardship protection for a life-threatening condition.

Representative Action: Advise the customer that his or her service will not be protected from disconnection without a payment, payment plan or enrollment in a UI program. Review the customer's account to determine whether the customer was previously on a forgiveness program, and whether the customer is eligible to enroll in a forgiveness program. Explain to the customer financial hardship protection that is available from November 1 – May 1, including the process for verifying eligibility (see above). Explain to the customer that once he or she has been verified for financial hardship protection, the customer can enroll in MPP, and the security deposit will be waived.

- If the customer is eligible to enroll in a UI forgiveness program, explain the programs and benefits, and if the customer agrees, proceed with enrollment. If applicable, discuss re-enrollment requirements with the customer. Explain to the customer that without a payment, payment arrangement, or program enrollment, the service may be disconnected.
- If it does not appear the customer is eligible to enroll in a forgiveness program, discuss the customer's payment plan options to avoid shut-off.
- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for medical hardship protection**
Representative Action: Explain that a customer (or a member of his or her household) who is seriously ill or has a life-threatening condition, as determined by a physician, is eligible to receive shut-off protection for the duration of the medical condition. Explain that a customer account with a life-threatening condition would receive shut-off protection all year, whereas a customer account with a serious illness condition would receive shut-off protection from November 1 – May 1, during the winter moratorium. Describe the medical hardship qualification process. If the customer seeks medical hardship protection, advise the customer that the account will be temporarily protected from shut-off for 13 days (or 7 days outside of the winter moratorium period) to allow time for a physician to complete the certification of illness form and submit the form via the company's online medical web portal. Emphasize that only a physician (not the customer, not the utility, etc.) can determine medical protection eligibility by completing the certification of illness form.

If the customer seeks medical hardship protection, encourage the customer to pay as much as possible while receiving medical hardship protection, and explain that the customer's full past due balance will still be owed once the medical condition is no longer certified by a physician or the Company will send a shut-off notice. Encourage the customer to take full advantage of the energy assistance programs that are available to those who qualify.

2. PURPOSE OF THE CALL: CUSTOMER RECEIVED A SHUT-OFF NOTICE OR SERVICE HAS BEEN SHUT-OFF

Guidance for Representative:

Actively listen to the customer to understand the purpose of the call. Although the customer might not directly request financial hardship, it's important to listen to key words and phrases that can help to proactively identify customers who may BENEFIT from hardship protection and provide all the help and information you can.

- Customer: "I received a disconnect notice (or my service was turned off). What can I do to stop the disconnect (or reconnect my service?)"

Representative Action: Ask the customer pre-qualifying questions for financial hardship. Pre-qualifying questions include:

- Is the customer receiving Social Security benefits, SNAP (Supplemental Nutrition Assistance Program), TANF (Temporary Assistance for Needy Families) or other federal, state, or local public assistance program benefits?
 - If yes, skip the rest of the questions and begin explanation of financial hardship protection
- What is the household size (adults and children)?
- What is the gross or annual monthly income?
- What are the sources of income (for example, pay stubs, food stamps, child support)?
- Are any other conditions in your family that may be affecting your ability to pay?

Review the CT household income guidelines for the current year.

- **If the service is on:** Explain to the customer that if he or she qualifies for financial hardship, the account will be protected from shut-off from November 1 through May 1, otherwise known as the Winter Protection Program. If the customer seeks winter protection, advise the customer that the account will be temporarily protected from shut-off for 13 days to allow time for the customer to provide documentation to verify that the customer qualifies for financial hardship protection. Explain to the customer that he or she has two options to provide proof of financial hardship protection in the 13-day window:
 - 1) Submit proof of financial hardship documentation directly to UI. Acceptable documentation includes, but is not limited to:
 - a. Social security budget sheet
 - b. Energy award letter
 - c. Husky medical
 - d. Unemployment award letter
 - e. Paystubs (if employed) or 1099 (if self-employed)
 - f. Military documentation (active service)

OR

- 2) Contact the customer's local Community Action Agency and schedule an appointment within 13 days. Community Action Agency staff will:

- Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;
- Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer's past due balance; and
- Enroll the customer in a forgiveness program, such as the Matching Payment Program (MPP) and MAPP

Provide the name and phone number of the customer's local Community Action Agency based on the customer's town of residence.

Even if the customer chooses to provide proof of financial hardship documentation to UI directly, encourage the customer to schedule a visit with the local Community Action Agency to take full advantage of the energy assistance programs that are available to those who qualify. Explain to the customer that financial hardship protection needs to be renewed each year; the customer's eligibility does not carry over from year to year. Reiterate that the customer must complete the process for each year he or she wishes to be coded financial hardship.

Finally, encourage the customer to pay as much as possible during the winter protection period, and explain that the customer's full past due balance will still be owed after May 1 when the protection period ends. Advise the customer that the Company will send a shut-off notice by mail after May 1 if the past due balance has not been paid and there is not a payment arrangement in place.

Provide the customer with options that can prevent a disconnect (payment, payment arrangement or program).

****Note: It is important to determine the date the shut-off is scheduled to occur. If you have established a payment arrangement with the customer and/or if the customer is receiving temporary shut-off protection for 13 days, tell the customer to call the number indicated on the shut-off notice to ensure the pending shut-off is canceled.**

- **If the service is off:**

Provide the customer with the payment amount that is required to reconnect the service. Explain to the customer that if he or she qualifies for financial hardship, the customer will be protected from shut-off through May 1, otherwise known as the Winter Protection Program. Explain that if the customer's financial hardship claim is verified, the customer will not be required to pay a security deposit in order to reconnect service. Explain that the customer will be charged a reconnection fee (\$16.46), which is not due at the time of reconnection, but will be due as part of next month's bill.

If this is the first time the customer has claimed financial hardship during the current winter moratorium period, complete the following:

- Cancel any pending service disconnect orders.
- Process an order to reconnect the service — even if the customer is unable to pay the required amount.
- Explain that the Company will send a shut-off notice by mail after the 13-day temporary protection period if the customer's financial hardship claim has not been verified by either UI or the Community Action Agency, or if the past due balance has not been paid and there is not a payment arrangement in place.

Explain that the Company will temporarily protect service for 13 days to allow time for the customer to provide documentation to verify that the customer qualifies for financial hardship protection. Explain to the customer that he or she has two options to provide proof of financial hardship protection in the 13-day window:

- 3) Submit proof of financial hardship documentation directly to UI. Acceptable documentation includes, but is not limited to:

- a. Social security budget sheet
- b. Energy award letter
- c. Husky medical
- d. Unemployment award letter
- e. Paystubs (if employed) or 1099 (if self-employed)
- f. Military documentation (active service)

OR

- 4) Contact the customer's local Community Action Agency and schedule an appointment within 13 days. Community Action Agency staff will:
 - Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;
 - Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer's past due balance; and
 - Enroll the customer in a forgiveness program, such as the Matching Payment Program (MPP) and MAPP

Provide the name and phone number of the customer's local Community Action Agency based on the customer's town of residence.

Even if the customer chooses to provide proof of financial hardship documentation to UI directly, encourage the customer to schedule a visit with his or her local Community Action Agency to take full advantage of the energy assistance programs that are available to those who qualify. Explain to the customer that financial hardship protection needs to be renewed each year; the customer's eligibility does not carry over from year to year. Reiterate that the customer must complete the process for each year he or she wishes to be coded financial hardship.

Finally, encourage the customer to pay as much as possible during the winter protection period, and explain that the customer's full past due balance will still be owed after May 1 when the protection period ends. Advise the customer that the Company will send a shut-off notice by mail after May 1 if the past due balance has not been paid and there is not a payment arrangement in place.

- Customer: *"I was unable to get an appointment with my Community Action Agency." Or no action was taken by the customer to contact a Community Action Agency.*

Guidance for Representative: Be aware that once the 13-day temporary hardship protection period is over, the customer's account will follow the normal collections process and the customer could receive a new disconnect notice. **However, the customer should have been informed that they could send their income verification to UI and an appointment with the Community Action Agency was unnecessary to secure hardship protection.**

Representative Action: Attempt to establish a payment plan and explain the benefits of UI arrearage forgiveness programs (MPP and MAPP), if eligible.

- Matching Payment Program: Explain the two phases of the program and the process for receiving matching payments from the Company. During the enrollment process, provide the monthly payment arrangement that is calculated based on the customer's average annual usage. Advise the customer that if this monthly amount is not feasible, there is an option to pay \$75 a month for those who qualify based on their financial situation using the Below Budget Worksheet. Explain to the customer that the larger the amount the customer is able to pay each month under this program, the greater amount of money will be matched by the Company to help pay down the customer's past due balance more quickly.