

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

December 2, 2020

By the following Commissioners:

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INTERIM DECISION

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INTERIM DECISION

I. INTRODUCTION

A. SUMMARY

In this Decision, the Public Utilities Regulatory Authority (Authority or PURA) is implementing the recommendations provided in the Sprint Track 1, 2, and 3 Reports submitted by the Prosecutorial Staff of the Authority on June 3, 2020, June 12, 2020, and July 10, 2020, respectively. Based on its review, the Authority finds that the proposed recommendations, subject to the modifications contained herein, are just, reasonable, and in the public interest.

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 investigate further 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: (1) identify the most impactful barriers to increased energy affordability and equity in the state; and (2) potential solutions to those barriers.

On January 22, 2020, the Authority issued a Procedural Order establishing four Sprint Tracks in Docket No. 17-12-03RE01: Track 1: Utility-Agency Coordination on Identifying Hardship Eligibility; Track 2: Benchmarking Matrix; Track 3: Guidance for Medical Hardship Recipients; and Track 4: Targeted Marketing Campaign. PURA appointed Prosecutorial Staff (PRO) to serve as facilitators for all four Sprint Tracks.

C. CONDUCT OF THE PROCEEDING

By Correspondence dated June 3, 2020, PRO submitted a report on Sprint Track 1 with recommendations for near-term and long-term actions that PURA may take to better facilitate the identification of low-income customers who are eligible for energy assistance programs.

By Correspondence dated June 12, 2020, PRO submitted a report on the Track 2 Sprint, which provided information on various utility company policies and procedures, program offerings, and key performance metrics related to energy affordability from the electric distribution companies (EDCs), the EDCs' subsidiaries, and one peer utility.

By Notice of Written Comments dated June 17, 2020, the Authority requested docket Participants and interested stakeholders to submit written comments on the Track

1 and Track 2 Sprint Reports. On July 9, 2020, the Authority received seven sets of written comments regarding the Track 1 and Track 2 Sprint Reports.

By Correspondence dated July 10, 2020, PRO submitted a report on the Track 3 Sprint, which provided a five-pronged approach to addressing the current challenges presented regarding medical hardship.

By Notice of Written Comments dated August 10, 2020, the Authority requested that docket Participants and interested stakeholders submit written comments on the Track 3 Sprint Report. The Authority received six sets of written comments regarding the Track 3 Sprint Report.

The Authority issued a proposed Interim Decision in this matter on October 30, 2020. All Participants were provided the opportunity to submit Written Exceptions on the proposed Interim Decision.

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; Connecticut Green Bank, 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. RECOMMENDATIONS

The recommendations listed in the Track 1 Report were categorized into two general categories: near-term actions and medium- to long-term actions.

In the Near-Term:

- Require both EDCs to accept customers' financial information and designate financial hardship internally, which would require Eversource to adopt UI's model of financial hardship designation.
- Require both EDCs to proactively engage customers in financial hardship discussions, specifically discussing hardship information with any customer that contacts the company and has a delinquent balance.
- Increase the use of Below Budget Worksheets (BBW) for Matching Payment Program (MPP) participants by completing a BBW for all new MPP participants to determine eligibility.
- Require the EDCs to ensure termination notices and customer bills provide correct payment information.
- Require the EDCs to continue to offer and enroll customers in flexible payment arrangements currently offered in response to the COVID-19 pandemic.
- Implement internal Consumer Affairs Unit (CAU) intake process improvements.
- Continue monitoring EDC Processes for Enrolling Customers in Payment Arrangements.
- Expand customer education efforts.

Medium- to Long-Term:

- Advocate for DSS to: (1) establish an online application and allow submission online, by phone, mail, or in person; (2) establish a data-sharing arrangement with the EDCs; provide receipt of benefit certificates; (3) include EDC forgiveness plan information on its website and in printed material; and (4) evaluate current Connecticut Energy Assistance Program (CEAP) allocations to determine if it favors deliverable fuels.
- Review energy efficiency, weatherization, and components of customer bills.
- Investigate the implementation of a low-income discount rate through a future proceeding.
- Modify the MPP.
- Modify the EDCs' voluntary arrearage forgiveness programs (AFP).
- Advocate for a review of energy efficiency and weatherization programs.
- Review recommendations to be submitted by the Shared Clean Energy Facility (SCEF) working group processes to increase low-income participation in SCEF.

The Track 2 Report provided key findings from its utility benchmark data. The report stated that in addition to the EDCs' data, PRO sought to include data from Eversource Energy and Avangrid, Inc.'s subsidiaries in the northeast, as well as peer utilities in the region. Specifically, the findings of the report are based on data provided by Eversource Energy's subsidiaries in Massachusetts and New Hampshire, and Avangrid, Inc.'s subsidiaries in New York (New York State Electric and Gas Corporation,

or NYSEG and Rochester Gas & Electric, or RGE) and Maine (Central Maine Power, or CMP), as well as information regarding other state practices that were acquired through research and interviews with the National Consumer Law Center. PRO Track 2 Report, p. 2. Subsequently, the report provided detailed recommendations for PURA on the following topics:

- Expand and centralize EDC reporting requirements.
- Adopt additional customer service metrics.
- Track energy assistance payments made to the EDCs.

The Track 3 Report provided key findings based on the examination conducted by sprint participants of the relevant statutes and regulations guiding medical hardship, the process for obtaining medical hardship designation, and data from the EDCs on medical hardship recipients. PRO Track 3 Report, p. 3. Subsequently, the report provided detailed recommendations for PURA on the following topics:

- Ensure all eligible customers participate in financial hardship benefits.
- Enroll all medical hardship protection customers in reasonable payment arrangements.
- Streamline the EDCs' medical web portals.
- Implement targeted collection efforts.
- Advocate that DSS modify CEAP to include energy assistance payments for medical hardship customers.

III. AUTHORITY ANALYSIS

The Authority has reviewed the recommendations made in the Track 1, 2, and 3 Reports, as well as the stakeholder comments provided in response to the Sprint Reports. The Authority recognizes the recommendations outlined in those reports, attached hereto as Appendix A, B, and C, respectively,¹ and finds that the proposed recommendations are just, reasonable and in the public interest.

A. COMPLIANCE FOR TRACK 1 NEAR-TERM ACTIONS RECOMMENDATIONS

1. Require both EDCs to accept customers' financial information and designate financial hardship internally, which would require Eversource to adopt UI's model of financial hardship designation.

According to PRO, a customer from The United Illuminating Company (UI) may contact the company directly and receive a temporary hardship designation for thirteen days (during the winter moratorium; seven days outside of the moratorium period). While the temporary hardship designation is in effect, UI evaluates the financial documentation submitted by the customer, and if a customer is indeed eligible, UI codes the customer as financial hardship. PRO Track 1 Report, p. 18. Alternatively, a UI customer may visit

¹ The Authority has not included any of the appendices or attachments of the Report in this decision, but is incorporating them by reference.

a community action agency (CAA) to receive a financial hardship designation. In stark contrast, customers from the Connecticut Light and Power Company d/b/a Eversource Energy (Eversource) do not have an option to submit their financial documentation to the company for evaluation. Instead, an Eversource customer who calls the company directly receives a temporary hardship designation for sixty days, during which time a customer must visit his or her local CAA, present the CAA with financial information, and have the CAA code the customer hardship in Eversource's system. Id.

Consequently, PRO suggests that the Authority require both EDCs to place a temporary financial hardship designation on customers' accounts who indicate they may qualify for financial hardship, and specifically, that Eversource adopt UI's method of internal designation. PRO Track 1 Report, p. 19. Additionally, PRO recommends that the temporary designation should last for fourteen calendar days (similar to UI's current thirteen days); during the fourteen days, the customer must submit evidence of financial hardship. Id. Subsequently, the EDCs would review the information, determine eligibility, and designate financial hardship within ten business days; during this review period, the customer's service cannot be terminated. After the review, the customer would be contacted by the EDC to inform him or her of their status. If the customer's hardship designation remains, then the EDC would recommend that the customer make an appointment with their local CAA to apply for the CEAP and the MPP. Id., p. 20.

The Authority implemented an expanded form of this recommendation in Order No. 2 of the Final Decision dated September 30, 2020 in Docket No. 20-07-04, 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 2020 – 2021 (2020 AFP Decision). In Order No. 2 of the 2020 AFP Decision, the Authority memorialized its directive that both UI and Eversource (and their affiliated local distribution companies) temporarily code a customer for hardship for *thirty* days, and confirmed that a customer's service shall not be terminated during the subsequent ten-business day review period. 2020 AFP Decision, pp. 12-13, 27. The instant Interim Decision affirms the Authority's intent and commitment to the process outlined in the 2020 AFP Decision, which is undisturbed by this ruling.² Any subsequent requests by stakeholders to modify this process must be submitted as a motion in an annual docket initiated pursuant to section 16-262c(b)(5) of the General Statutes of Connecticut (Conn. Gen. Stat.).

a. Identify Acceptable Proof of Financial Hardship Documentation

PRO submitted a list of acceptable forms of proof that financial hardship customers can present to the EDCs during the (now thirty day) temporary hold. According to PRO, the list it provided is comprised of suggestions submitted by Track Participants. However, PRO stated it would encourage the EDCs to accept any legitimate form of proof of financial hardship submitted by a customer. PRO Track 1 Report, pp. 20-21.

² Similarly, this Interim Decision does not disturb or supplant the substance, timing or frequency of any compliance filings directed by the 2020 AFP Decision, unless *explicitly* noted in the Ordering paragraphs of the Interim Decision.

Accordingly, the Authority will direct the EDCs to accept, at a minimum, the forms of proof enumerated in the PRO Track 1 Report. To assist in the Authority's ongoing consideration of this issue, the Authority will also direct the EDCs to submit a compliance filing in mid-January that provides initial data regarding the forms of proof accepted (or rejected), along with the number of customers designated financial hardship, since implementing Order No. 2 of the 2020 AFP Decision. Specifically, this compliance filing, to be submitted in the instant docket by January 15, 2021, should provide the number of customers each EDC has designated as financial hardship between November 1, 2020 and December 31, 2020, broken down by: (a) customers that received a temporary designation; (b) customers that received a temporary designation and did not subsequently provide *any* proof; (c) customers that received a temporary designation and did not subsequently provide proof deemed acceptable; and (d) customers that received a temporary designation, subsequently provided acceptable proof, and thus were officially coded as financial hardship. The January 15, 2021 compliance filing should reflect a snapshot in time of the aforementioned categories as of December 31, 2020.

As discussed above, the compliance filing shall also include a list of forms of proof demonstrating financial hardship from customers that were (a) accepted; and (b) rejected during the same reporting period. The EDCs are encouraged to confer with the Authority's Office of Education, Outreach and Enforcement (EOE), as well as other interested stakeholders, regarding the suitability of potential additions to the forms of proof enumerated in the PRO Track 1 Report *before* rejecting the customer's documentation. To the extent that the EDCs or other stakeholders would like to expand the definitive list of acceptable forms of proof, any Participant may file a motion to do so after the Authority is in receipt of the January 15, 2021 compliance filing required herein.

2. Require EDCs to Proactively Engage Customers in Financial Hardship Discussions, specifically discussing hardship information with any customer that contacts the company and has a delinquent balance.

PRO recommends that every customer who contacts the EDCs and indicates difficulty paying their bill should receive financial hardship information. PRO acknowledged that not all customers who are unable to pay their bills are eligible for financial hardship, but finds that current circumstances dictate all customers should receive this information. However, PRO is concerned that currently, customers calling the EDCs must often use precise, correct terminology before the EDCs' customer service representatives will mention the possibility of receiving a financial hardship designation. PRO Track 1 Report, p. 23. As such, PRO suggested that the Authority require the EDCs to sufficiently train their customer service representatives to actively listen to customer calls for the purpose of identifying customers who have difficulty paying their bills. *Id.*

In addition, PRO offered seven specific recommendations after listening to customer complaint recordings from Eversource. PRO Track 1 Report, pp. 23-25. These recommendations are as follows:

- EDCs should proactively offer hardship to the customer;
- EDCs must train customer service representatives on subject matter material;
- EDCs should offer hardship to customers describing hardship issues;
- EDCs should maintain notes from each call;
- EDCs should proactively discuss weatherization;
- Third-party location payments should process daily;³ and
- EDCs should convey correct payment dates to customers.

On July 1, 2020, the Authority issued an Interim Decision in this docket (Second Interim Decision) in which it directed the EDCs to utilize modified fact sheets and customer service representative (CSR) scripts and to ensure that the materials complemented and enhanced the separate communications plans under development by the respective EDCs pursuant to orders 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. Pursuant to Order No. 4 of the Second Interim Decision, both UI and Eversource filed in this docket their training plans for the CSR scripts and associated checklists on July 31, 2020.

The Authority remains concerned that information provided in this docket, as well as in Docket No. 20-03-15, indicates that customers continue to struggle in ascertaining their payment options and eligibility for hardship programs – the urgency of which is exacerbated by the ongoing public health emergency.⁴ It remains incumbent on all docket Participants, the Authority, and especially the EDCs that we collectively and collaboratively work toward a universal awareness by Connecticut ratepayers of existing programs and statutory protections, as well as the eligibility requirements for each. In the near-term, the Authority will continue to pursue this objective through Docket No. 20-03-15, and specifically by evaluating each public service utility's compliance with the directives issued to-date in that docket, especially those encapsulated in the Authority's November 18, 2020 Procedural Order. As stated in the November 18, 2020 Procedural Order in Docket No. 20-03-15, EOE will monitor the public service utilities' communications with customers for the duration of the public health emergency, during which time EOE can also assess the extent to which the seven recommendations articulated in the PRO Track 1 Report are being implemented. Following the conclusion of Docket No. 20-03-15, the Authority will revisit whether to impose (post-COVID-19-

³ In its November 13, 2020 Written Exceptions p. 5, Eversource noted that adoption of this recommendation should be limited only to those third-party payment locations with which Eversource has a contractual agreement due to the lack of control that Eversource could exert over the payment processing timelines of non-contracted locations. The Authority finds this limitation to be reasonable.

⁴ See *e.g.*, Docket 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, EOE Correspondence, p. 3 (October 6, 2020) ("EOE understood the purpose of the Covid-19 payment arrangements was to allow customers to pay whatever they can now with the hope their financial situations become more secure in the future and they can resume normal payments. EOE heard CSRs for both EDCs providing customers with shorter than the maximum allowed payment time frames even though this required the customer to make a substantial payment in addition to their current bill (or their flat-rate bill for some Eversource customers). Many customers calling the Public Service Utilities do not know their options and take whatever the CSR offers. EOE believes the spirit of the Authority's orders in this docket require the Public Service Utilities to offer customers payment plans that provide the customer the best opportunity for success.")

emergency) standing directives regarding EOE's monitoring of the EDCs' CSR communications; however, EOE – as a division of the Authority – is inherently vested with the right to request samples of communications collateral (e.g. call center recordings, sample mailing and emails) in the regular course of business and may do so at any time.

In the interim, the Authority will order both UI and Eversource to submit quarterly compliance filings, beginning January 15, 2021, in which the EDCs document any enhancements or trainings that transpired during the previous quarter for their credit and residential CSRs so that the Authority and all docket Participants may monitor and comment on the continued efforts by the EDCs to comply with the spirit and intent of the recommendations articulated in the Pro Track 1 Report, pp. 23 - 25.⁵

a. Include Financial Hardship Information in Communications to Customers with Delinquent Balances

As an extension of its recommendations pertaining to communications with customers, PRO also identified an opportunity to expand the type of information included in the EDCs' outbound communications to customers. PRO acknowledged that the EDCs communicate information on financial hardship in their termination notices, but recommended that the EDCs expand the scope of notifications to convey this information to customers who miss a payment as well. Id.

Moreover, PRO noted that the Authority previously instructed the EDCs to “proactively and directly contact any residential, commercial, or industrial customer after the customer's first missed payment with information regarding the COVID-19 Payment Program.” COVID Response Docket, Interim Decision dated April 29, 2020, p. 3. PRO recommends that this practice continue even after the close of that docket. Further, PRO suggests that the EDCs present the Authority with the results of the pandemic efforts and suggestions for changes that may be necessary to the timing of the communications, or more cost effective ways of implementation (e.g., if currently implemented through a direct mailing, could it be equally effective if included on the customer's bill?). PRO Track 1 Report, pp. 25-26.

The Authority concurs with PRO's recommendation and will direct the EDCs to propose an extension of the proactive and direct customer contact protocols, regardless of a customer's rate class, for the purpose of informing customers about the currently available payment programs and statutory protections for which a customer may be eligible. The EDCs may propose multiple methods of communication, while also identifying the method believed to be the most efficient (i.e. from a time and/or cost perspective), to contact customers with a delinquent balance, along with an implementation timeline and detailed associated cost impacts of each proposed communication method. The EDCs' respective filings should also include a narrative reflecting the lessons-learned and resulting proposed enhancements to these communication protocols derived from the EDCs' implementation experience gained during the pendency of Docket No. 20-03-15. The Authority will direct this filing to occur within 45 days of a final Decision or docket closing action in Docket No. 20-03-15, or no

⁵ The information included in the EDCs' July 31, 2020 compliance filings in this docket reflects the expected level of detail in response to this order.

later than July 1, 2021, whichever comes first. A final decision on the details of the extended and enhanced communications protocols will occur subsequent to an opportunity for docket Participants to comment on the EDC proposals.

3. Increase the Use of Below Budget Worksheets for MPP Participants

PRO stated it is concerned that the EDCs underutilize the Below Budget Worksheet (BBW).⁶ PRO claims that evidence indicates most customers are unaware of BBWs and are not initially offered them. PRO Track 1 Report, p. 26. In addition, it appears BBW completion requires extra steps. For example, PRO attended Eversource's informational session on March 3, 2020 in Meriden, and PRO learned that a customer would need to contact a CAA to receive a financial hardship designation, apply for CEAP, and enroll in MPP. If the customer found it difficult to make payments, the customer is required to contact the CAA for another appointment to determine eligibility for a BBW. PRO stated it is a common practice to submit BBWs only for customers who completed one the previous year. Id.

According to PRO, UI customers are also required to complete extra steps for a completed BBW. UI conducts its own internal process to determine a minimum payment arrangement if a customer indicates the payment arrangement calculated under MPP is unaffordable; the CAAs do not complete BBWs for UI customers. Therefore, UI MPP customers must visit their CAA and then contact UI if the resulting payment amount is unreasonable. PRO Track 1 Report, p. 27. As a result, PRO suggested two options for the Authority to consider as means to alleviate the extra steps currently required of customers: (1) require completion of a BBW for all new MPP participants; or (2) offer a BBW to all MPP participants expressing difficulty paying their bills. Both options were considered at length by the Authority as part of this year's review of the arrearage forgiveness programs. 2020 AFP Decision, pp. 13 – 16.

The Authority hereby affirms the approach to BBW offerings established in the 2020 AFP Decision; specifically, that the utilities are required to automatically grant a BBW payment to every customer receiving the following government benefits: SNAP, TANF, SSI, SAGA, WIC, Medicaid, or the U.S. Department of Veterans Affairs. Further, the Authority reiterates that customers who do not receive the aforementioned government benefits should continue to be evaluated for a BBW according to need; *i.e.* if their financial circumstances indicate that they cannot afford a greater payment, if they indicate when receiving their initial payment amount that they cannot afford it, or if they later indicate difficulty making payments, then the customer should be evaluated for a BBW payment or reduction in payment opportunity. Further, any customer missing an MPP payment should be evaluated for a BBW to see if the customer qualifies for lower payments and if the lower payments will assist the customer in completing MPP.

⁶ The Below Budget Worksheet (BBW) provides an alternative option for Eversource customers participating in MPP who cannot afford to pay the monthly payment arrangement as determined by prior consumption to pay \$75 a month. Customers who are deemed eligible through the BBW, which consists of an income-expense review process, are enrolled in the MPP on a \$75 monthly Below Budget Payment (BBP). PRO Track 1 Report, p. 11. The BBW amount has been returned to \$50 a month, effective November 1, 2020. 2020 AFP Decision, p. 27.

While this Interim Decision does not disturb the expansive guidance related to BBW payments and evaluations reflected in the 2020 AFP Decision, the Authority reiterates herein that if the number of customers still requiring the BBW is not significantly reduced by the time of the companies' application next year, the Authority will *require* that all participants in next year's arrearage forgiveness program docket present a proposed revised BBW for the Authority's review and approval. Moreover, the Authority will direct EOE to re-submit its preferred option⁷ for increasing the use of BBW for MPP participants as part of the 2021 arrearage forgiveness program docket, after EOE is afforded the opportunity to review and consider available data for MPP completion rates for the 2020 – 2021 program year.⁸

4. Require EDCs to Ensure Termination Notices and Bills Provide Correct Payment Information

According to its Report, throughout Sprint 1, PRO discovered that there is confusion among hardship customers about the EDCs' termination notices and their bills. As a result, customers do not always pay the correct amounts, which can lead to service disconnection. For example, a customer can receive a termination notice that says pay \$500 by May 1 to avoid termination, but receives a bill that indicates \$800 is due by May 10. PRO Track 1 Report, p. 30. Moreover, PRO notes that an Eversource customer who makes payment on a delinquent balance prior to the delineated termination date can nonetheless experience a service disconnection. Eversource's system is structured such that the customer's payment does not automatically stop the termination; to avoid disconnection, the customer has to call a different number after payment on the delinquent balance. *Id.*

UI takes exception to PRO's conclusion that EDC termination notices and bills are inaccurate or provide customers with misinformation relating to their current balance. UI argues that the timeline of the dunning process required to issue a termination notice pursuant to Regs., State Agencies § 16-3-100 and the ongoing consumption of electricity by customers during the termination process, there will always be different outstanding balance stated on the termination notice, which is printed earlier in time, as compared to the customer's outstanding balance at the time the customer makes payment to avoid shutoff. This result is not limited to the utility industry and will occur for all situations where charges are allowed to be incurred prior to termination.

Eversource suggests that while it can review on-bill messaging for potential options to reduce customer confusion, any further changes should be considered as part of the comprehensive bill redesign that has been under discussion through Docket No. 20-01-01, Administrative Proceeding to Review The Connecticut Light and Power Company's Standard Service and Supplier of Last Resort Service 2020 Procurement Results and Rates. Eversource November 13, 2020 Written Exceptions, p. 10.

The Authority appreciates Eversource's suggestion and will direct the EDCs to take corresponding actions. *First*, the Authority will direct the EDCs to review the language on

⁷ EOE may submit either of the options described in the PRO Track 1 Report, or some other recommendation that emerges leading up to the 2021 arrearage forgiveness program docket.

⁸ See, e.g., 2020 AFP Decision, p. 14.

their bills to identify any near-term opportunities that may reduce customer confusion stemming from varying payment amounts and due dates.⁹ *Second*, the Authority will direct EOE to include additional exploration of this topic in the scope of the newly-launched customer bill redesign investigation, Docket No. 14-07-19RE06, PURA Investigation Into Redesign of the Residential Electric Billing Format – Five-Year Review.¹⁰

5. Both EDCs Must Offer More Flexible Payment Arrangements

According to PRO, based on its review of call recordings and the Authority's Consumer Affairs Unit (CAU) intakes, customers are offered plans that require large payments over a shorter period. As a result, customers are more likely to be unsuccessful in completing their payment arrangement. PRO Track 1 Report, p. 30. The statement applies to customers who would qualify as financial hardship, as well as to low-to-moderate income customers who may not qualify for financial hardship protection, but nonetheless express difficulty in paying their utility bills in full each month. PRO stated that its recommendations outlined in this section pertain to non-AFP payment arrangements offered to residential customers. Id.

PRO believes that extending the length, or duration, of the payment arrangement would benefit the customers in many circumstances. PRO noted that the EDCs were directed by the Authority to extend the duration of the payment plans offered for up to 24 months 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. PRO stated this option for a longer-term payment arrangement should be available to customers in the future, not just during the COVID-19 pandemic. PRO Track 1 Report, p. 31.

Eversource agrees that during the COVID-19 state of emergency, offering customers the flexibility of a longer-term payment arrangement is beneficial to customers who may be impacted by the pandemic. However, according to Eversource, extending the 24-month COVID-19 payment arrangement offering indefinitely will have two unintended negative consequences. Eversource Written Comments dated July 9, 2020, p. 3. First, extending this arrangement indefinitely will increase bad debt as delinquent balances have higher reserve rates as the balance ages. This means additional costs being passed on to all customers in the form of higher rates. Second, a 24-month payment arrangement also has the potential to increase the amount that is written off for a customer because a higher balance would be carried on the account over a 24-month period; which means additional bad debt costs being borne by all customers. Id. Eversource instead suggests that educating financial hardship customers on available balance forgiveness programs, such as New Start and the MPP is in customers' best interest.

⁹ The Authority will evaluate compliance with this directive through EDC filings submitted to the Authority by December 23, 2020 regarding Order No. 2 of the December 2, 2020 Final Decisions in Docket Nos. 20-01-01 and 20-01-02.

¹⁰ This directive will be formalized in the forthcoming Notice of Proceeding in Docket No. 14-07-19RE06.

The Authority concurs with Eversource that education regarding all available resources and statutory protections should remain the priority of the EDCs, the Authority, and all docket Participants. The Authority also appreciates the possible unintended consequences of extending payment program terms raised in Eversource's written comments. However, the concerns raised by Eversource and other docket Participants in response to this suggestion by PRO must be balanced against the real concern that uncollectibles continue to increase in Connecticut, even pre-pandemic,¹¹ and creating more affordable payment arrangements on which a customer has an increasing likelihood of success may be one tool not yet fully explored.

The Authority also takes note of PRO's companion suggestion that payment arrangements should be offered in a consistent and uniform manner. In other words, a customer's experience should not vary dramatically based on the EDC's representative with whom a customer interacts. Further, a PURA customer representative should not contact the EDC and receive a different payment arrangement offer for a customer who initiates a call to the EDC. PRO Track 1 Report, p. 31. PRO stated that in multiple intakes it reviewed, customers called the Authority's CAU and told the CAU representative, for example, that they "owed \$1,000 and offered \$600, but the company refused to accept it." The CAU representative would then contact the EDC on behalf of the customer; and the EDC accepts the \$600. *Id.*

Consequently, the Authority will direct the EDCs to develop a proposal that would provide a consistent experience for its residential customers in obtaining a broader range of flexible payment arrangements, to be implemented after the enrollment period for the COVID-19 Payment Program concludes. While the Authority will entertain approval of a tiered approach, or one in which CSRs retain some degree of discretion, the application of the proposed guidelines should be designed to produce generally consistent results. The EDCs may develop the proposals separately or jointly, but in either case, must include as part of the proposal an implementation timeline and associated costs, eligibility criteria, and a narrative that quantitatively and qualitatively discusses any unintended consequences of implementing the flexible payment arrangements.¹² The proposal shall be vetted with EOE prior to its submission in this docket for Authority review and approval. To allow for consideration of initial results of the COVID-19 Payment Program, the Authority will direct the EDCs to file this proposal no later than July 1, 2021.

¹¹ See, e.g., the ongoing monthly compliance filings submitted in Docket No. 18-04-25, [PURA Investigation Regarding Issues Related to Uncollectible Accounts](#).

¹² If such unintended consequences are identified, the proposal shall incorporate any foreseeable mitigation measures and/or a cost-benefit analysis of adopting the flexible payment arrangements despite the identified potential consequences.

6. PURA Should Assess Its CAU Intake Process, Implement Further Monitoring of EDC Programs, and Engage in Appropriate Customer Education

PRO stated that the Authority's CAU receives on average between 1,500 and 2,000 calls from customers each year seeking assistance in dealing with the EDCs. PRO suggests that to make the most of the information collected through these incoming calls, letters, and e-mails from customers, there needs to be specific details placed in a CAU intake form prior to close out. PRO Track 1 Report, p. 32.

Additionally, PRO proposed that the Authority fully engage its own education efforts to ensure customers are aware of the availability of financial hardship designations, CEAP, MPP, and other utility arrearage forgiveness programs. The Authority's efforts should include: the incorporation of easily understandable information on its website and EnergizeCT.com; the education of customers who contact the CAU about available resources; and the addition of financial hardship as a topic of outreach presentations to low-income communities. PRO Track 1 Report, p. 33. PRO further remarked that the Authority should reinforce its education efforts on supplier choice and the dangers of customers paying more than standard service as DEEP suggested in its interrogatory response to PRO-41. Id.

As noted elsewhere in the Interim Decision, the Authority is not without responsibility in ensuring that Connecticut ratepayers receive a consistent, and when appropriate, actionable, customer service experience during which the Authority also seizes the opportunity to provide education about available resources. As such, the Authority will implement the 10 requirements reproduced in part below (and available in full in the PRO Track 1 Report, pp. 32-33) for every CAU intake. The EOE Director will be directed to certify compliance with this directive no later than January 15, 2021.

1. Full name of the account holder as it appears on the bill.
2. The name of the caller if it is not the account holder, and their relationship to the account holder.
3. The phone number where the customer can be contacted and the phone number on the account, which are often different.
4. The reason for the call.
5. If the reason for the call is "Docket" then in the text description of the call the CIR should enter the docket number referenced.
6. Confirmation that the customer has already contacted the EDC.
7. The customer account number.
8. Confirmation on whether or not the account in question is a heating account.
9. There should be a focus on getting as many details into the description of the customer contact as possible.
10. Any Utility name, address, contact person or phone number updates should be provided to the CAU Supervisor's chosen contact person for updating the fields in the intake form as soon as the information is provided. Once the change has been made there needs to be confirmation that ALL previously labeled cases can now be searched under the new company name without fail.

B. COMPLIANCE FOR TRACK 1 MEDIUM- TO LONG-TERM ACTIONS

Several of the recommended medium- to long-term actions incorporated in the PRO Track 1 Report reflect matters in which PURA has an undeniable interest as the Authority pursues not only the objectives outlined in the Equitable Modern Grid framework, but also the broader statutory mission of the agency; however, they are matters over which PURA currently lacks primary jurisdiction to effectuate any proposed changes. Specifically, while the successful implementation of the EDC-administered weatherization and energy efficiency programs, especially with respect to the services extended to low-income customers, is inextricably linked with the affordability of the total monthly bills paid for by these customers, the Authority has not overseen the budget or implementation of such programs since last decade. Similarly, the Authority lacks primary jurisdiction over the CEAP or the manner in which the resulting data is shared with the EDCs, which can frustrate attempts to increase the number of participants enrolled in other hardship program benefits.

Thus, through this Interim Decision, the Authority is empowering its Office of Education, Outreach and Enforcement to advocate before and collaborate with DEEP and DSS with respect to the matters outlined above, and in a manner that is consistent with the discussions and recommendations embodied in the PRO Track 1 Report.

Regarding the recommended medium- to long-term actions that are within PURA's jurisdiction, the Authority observes that it has, since the issuance of the PRO Track 1 Report, initiated Docket No. 17-12-03RE11, PURA Investigation into Distribution System Planning of the Electric Distribution Companies – New Rate Designs and Rate Review, during which the Authority has announced its intention to consider implementation of a low-income discount rate. Additionally, the Authority will discuss with its colleagues in the General Assembly whether statutory changes are advisable to support modifications to aspects of the matching payment program, which would seek to enhance the flexibility of the programmatic design in an effort to increase customer completion rates.

While further action will be needed by the Authority, EOE, the EDCs, and docket Participants in order to successfully implement the medium- to long-term recommendations identified in the PRO Track 1 Report, the Authority concludes that the pursuit of such recommendations is in the public interest, and commits to providing a forum for the continued dialogue.

C. COMPLIANCE FOR TRACK 2: UTILITY BENCHMARKING

1. Expand and Centralize Reporting Requirements

PRO notes collecting data on service terminations, uncollectibles, and arrearage forgiveness program success rates measures the outcomes of customer actions. However, PRO believes these metrics are insufficient to enable the Authority to pinpoint current under-performing systems that require intervention. To meaningfully increase customer access to existing energy assistance benefits while mitigating the rising volume of uncollectibles, PRO recommends that PURA track a variety of data that illustrates whether each of the current systems and processes achieves the intended objectives. PRO Track 2 Report, pp. 6-7.

Specifically, PRO recommends the following modifications to the Orders in Decision dated March 11, 2011 in Docket No. 18-04-25, PURA Investigation Regarding Issues Related to Uncollectible Accounts. (Uncollectibles Decision) summarized below:

1. include "Town" in Orders 1 and 2;
2. include the total number of customers whose service was terminated two or more times during the preceding calendar year" in Order No. 2;
3. the number of renegotiated payment arrangements with customers who indicate their inability to pay the monthly amount presented to them in Order No. 5;
4. percentage of residential customers coded for financial and medical hardship, provided separately in Order No. 7;and
5. distinguish between financial hardship and medical hardship in Order No. 8.

In addition, PRO recommends the Authority expand the reporting requirements in the Uncollectible docket to include several additional items. See, Track 2 Report for comprehensive list. Id.

The OCC argues it that in general it does not take issue with PRO's Sprint Track 2 recommendations, such as expanding and centralizing EDC reporting requirements, adding customer service metrics, and tracking and reviewing energy assistance payments made to the EDCs. However, the OCC suggests that PRO's recommendations to make changes to the compliance Orders in the Uncollectibles Decision should be addressed within the confines of that docket in a reopener proceeding. OCC Written Comments dated July 9, 2020, p. 8.

According to UI, the development of a standard set of reporting metrics would be beneficial. Currently, the EDCs report arrearage related data in multiple proceedings, often requesting data in a variety of formats. A standard reporting format would simplify the reporting of data and would establish a standard by which the effectiveness of program design and implementation can be judged. UI believes that the development of a standard reporting format would also be consistent with PRO's conclusion. UI Written Comments dated July 9, 2020, p. 5.

2. Adopt Additional Customer Service Metrics

PRO agrees that the current practice of measuring how efficiently the EDCs handle customer calls is important, but notes that these metrics alone do not fully assess the effectiveness of CSR interactions with customers. The ability to resolve a customer's reason for contacting their utility should also be considered when examining customer service metrics. In other words, call outcomes, and not solely company responsiveness, should also translate into important metrics. PRO Track 2 Report, pp. 9-10. PRO believes PURA can take action to ensure the EDCs consistently provide direct and comprehensive communication tailored to the customer's reason for calling. Specifically, PRO suggests that the Authority require that the EDCs utilize customer surveys to improve collective understanding of residential customer service experiences. Distributing email surveys and offering a post-call IVR survey are two potential options to consider. Id.

Further, in addition to examining survey data, PRO recommends that the Authority require the EDCs to report on quality assurance measures implemented in their customer service call centers, as well as for any contracts with external credit and collection companies. This information could be required as a compliance filing, or sought through a rate case proceeding. Alternatively, PRO suggests that the EDCs could present on their quality assurance actions informally during the EDCs' monthly meetings with CAU. Id.

3. Track Energy Assistance Payment Made to the EDCs

PRO opines that during the Authority's annual review and approval of the MPP, conducted pursuant to Conn. Gen. Stat. § 16-262c, PRO is unaware of specific discussions regarding the amount of CEAP funds utilities receive and apply to customer account balances. PRO Track 2 Report, p. 11. Therefore, PRO recommends that the Authority require the EDCs to report annually on total CEAP awards received on behalf of customers to reduce past due balances. PRO recommends that the EDCs report this data annually through the Uncollectibles Docket, or through another mechanism, the Authority deems appropriate. Id. PRO notes that in addition to CEAP, the EDCs also receive energy assistance payments from Operation Fuel and other fuel banks. As a result, PRO encourages Operation Fuel, and any other docket Participant, to submit proposed reporting requirements to PURA as part of this proceeding. Id.

Overall, the Authority concurs with the observations and recommendations articulated by the PRO Track 2 Report with respect to all three items, including the need to: (1) expand and centralize EDC reporting requirements, (2) adopt additional customer service metrics, and (3) track energy assistance payments made to the EDC, and will direct the EDCs and EOE to take further action as a result. Specifically, the Authority will direct the EDCs to jointly propose a revised standard set of reporting metrics that, at a minimum, include the modifications delineated in the PRO Track 2 Report and discussed herein. The EDCs' joint proposal shall also recommend a platform or method by which the centralized data could be accessible and actionable by the Authority and other stakeholders on a going-forward basis, e.g. through the creation of a searchable, public-facing application embedded within the EnergizeCT.com, Authority, and/or EDC websites. Further, the proposal must be accompanied by a detailed implementation schedule and cost estimates for both one-time and recurring expenses. Lastly, the

proposal must also recommend customer service metrics that could be tracked and implemented across both EDCs as envisioned in the PRO Track 2 Report, especially those metrics that may be enabled by more transparent and accessible centralized data reporting requirements.¹³

The Authority will direct the EDCs to file the above-described proposal no later than June 1, 2021 in Docket No. 18-04-25RE01, PURA Investigation Regarding Issues Related to Uncollectible Accounts – Development of Centralized Reporting Requirements and Customer Metrics. While the EDCs are strongly encouraged to confer with EOE and other docket Participants throughout the proposal development process, all participants will be afforded the opportunity to comment on the EDCs' proposals prior to consideration by the Authority. Participants in Docket No. 18-04-25RE01 will be afforded 45 days following submission of the EDCs' proposal to comment and provide recommendations thereto.

D. COMPLIANCE FOR TRACK 3: GUIDANCE FOR MEDICAL HARDSHIP RECIPIENTS

1. Ensure All Eligible Customers Participate in Financial Hardship Benefits

PRO states that according to the data provided by the EDCs, many medical hardship customers who are also eligible for financial hardship protection and the associated energy assistance offerings are not receiving those benefits. Therefore, PRO recommends that to assist medical hardship customers who also qualify for financial hardship offerings, thus likely reducing uncollectibles attributed to past due balances for medical hardship customers, eligible customers should receive financial hardship designation and enroll in any applicable utility arrearage forgiveness program(s). PRO Track 3 Report, p. 8.

Sprint Participants generally supported the intent of PRO's recommendation on this item; however, several participants noted the possible difficulties in implementing the recommendation,¹⁴ and OCC questioned whether certain sufficient data exists to support the premise that enrolling medical hardship customers in financial hardship programs will result in a reduction of uncollectibles. Written Comments dated August 31, 2020, pp. 3-4. Notably, however, UI confirmed that its customer service representatives are already trained to engage all customers who seek to receive medical hardship protection in a discussion of financial hardship eligibility and payment options. UI also confirmed that it takes additional actions to educate consumers on financial hardship eligibility, including,

¹³ The development of such metrics will also assist the broader effort to initiate compliance with section 1 of Public Act 20-5, AN ACT CONCERNING EMERGENCY RESPONSE BY ELECTRIC DISTRIBUTION COMPANIES, THE REGULATION OF OTHER PUBLIC UTILITIES AND NEXUS PROVISIONS FOR CERTAIN DISASTER-RELATED OR EMERGENCY-RELATED WORK PERFORMED IN THE STATE. AN ACT CONCERNING EMERGENCY RESPONSE BY ELECTRIC DISTRIBUTION COMPANIES, THE REGULATION OF OTHER PUBLIC UTILITIES AND NEXUS PROVISIONS FOR CERTAIN DISASTER-RELATED OR EMERGENCY-RELATED WORK PERFORMED IN THE STATE.

¹⁴ See, e.g. Operation Fuel Written Comments dated August 7, 2020, p. 2, in which Operation Fuel remarked that access to hardship benefits is complicated for *healthy* qualifying individuals and that It will not always be possible for these customers facing a "life-threatening [medical] situation" to navigate a payment arrangement with the EDCs.

but not limited to, bill inserts and providing information on the Company's website. That said, UI generally supports the recommendations detailed by PRO. Written Comments dated August 31, 2020, p. 3.

Therefore, the Authority will direct the EDCs to submit a joint plan for review and approval that would ensure customers coded for medical hardship are also subsequently notified, at a minimum, and preferably also proactively evaluated for potential eligibility with respect to financial hardship benefits. In recognition of the valid concerns expressed by Operation Fuel on this matter, including that a discussion of financial hardship benefits at the time of coding for medical hardship benefits may not be appropriate, the EDCs' proposal should consider alternate touch points that occur at a point in time subsequent to the initial enrollment as a medical hardship customer, and should also consider the role of community partners and advocacy organizations in conducting this outreach. The EDCs' proposal may build off of any successful steps already taken to ensure medical hardship customers receive information on financial hardship. Further, the proposal must be accompanied by a detailed implementation schedule and associated implementation cost estimates.

The Authority will direct the EDCs to file the above-described proposal no later than June 1, 2021 in the instant docket. While the EDCs are strongly encouraged to confer with EOE and other docket Participants throughout the proposal development process, all participants will be afforded the opportunity to comment on the EDCs' proposals prior to consideration by the Authority. Participants will be afforded 45 days following submission of the EDCs' proposal to comment and provide recommendations thereto.

2. Enroll All Medical Hardship Protection Customers in Reasonable Payment Arrangements

PRO recommends that the EDCs ensure that all medical hardship customers enter into a payment arrangement, unless these customers are already paying their balance in full each month. As noted previously, in 2019, only 51 UI customers and only 2,112 Eversource customers coded medical hardship entered into a payment arrangement. UI and Eversource Responses to PRO-2. This represents less than 1% of UI medical hardship customers and 9% of Eversource medical hardship customers entering into payment arrangements. PRO Track 3 Report, p. 11.

The EDCs cited an unwillingness of customers to enter into a payment arrangement when offered as an underlying reason for the aforementioned low numbers of participating medical hardship customers. To address this, PRO recommends that the EDCs initiate a payment arrangement for each medical hardship customer as soon as the customer is designated medical hardship. Once the EDCs receive a Physician's Certification of Illness Form submitted on behalf of a customer, the EDCs should proactively contact the customers to establish (not merely offer) a payment arrangement for each customer and discuss with the customer that the law requires the customer to participate in the payment arrangement. PRO suggested that the EDCs may determine the appropriate method of contacting the customer. PRO Track 3 Report, p. 11.

Several stakeholders cautioned that the implementation costs associated with PRO's recommendation on this item may outweigh any potential benefit derived through lower uncollectible costs. See, e.g. UI Written Comments dated August 31, 2020, p. 3. Other stakeholders also remarked that an automatic enrollment, *i.e.* one that occurs without an up-front commitment from the customer, may result in lower payment arrangement completions than expected. Eversource Written Comments dated August 31, 2020, pp. 3-4. Further, the OCC remarked that it may be worthwhile considering making no changes to the current programming until all stakeholders are able to assess the impact of the current health and economic crisis on the remaining 97% to 98% of EDC ratepayers. OCC Written Comments dated August 31, 2020, p. 5. Finally, according to the CCA, the limited number of medically protected customers enrolled in financial hardship programs is not because of willful intent but rather lack of awareness of their eligibility, and based on the Center's experience, medical hardship customers are not provided with information about financial hardship programs.

Based on the above information, the Authority will suspend further consideration of PRO's recommendation on this matter pending an evaluation of the implementation of the EDCs' proposal required by the Authority in section II.D.1. of this Interim Decision.

3. Streamline the EDCs' Medical Web Portals

In its Report, PRO agrees with DEEP's recommendation that the most efficient way to effectuate further streamlining of the EDCs' medical web portals is to establish a working group: "As was done with the original definitions, a working group would be best to assist in this process. It would seem clear that medical professionals would need to be represented as well as representatives from groups participating in the original working group. This could also be used as a basis for how PURA might help physicians distinguish between serious and life-threatening illnesses more clearly without rising to the level of a definition change." DEEP Response to PRO-14, p. 8; PRO Track 3 Report, p. 13.

PRO further concurs with DEEP's recommendation to include language on the medical portal that, "The form should add a line specifying that medical hardship status does not provide a release from the debt accumulated by customers if they are not paying their bills. This would provide a fuller context for physicians and patients to understand the implications and scope of protection of the Certification." *Id.* In addition, PRO recommends that the Authority require the EDCs to submit conforming medical portal language. PRO Track 3 Report, pp. 13-14.

UI is amenable to changes to its medical web portal if PURA finds that such changes are necessary for the portal to be more efficient and effective. Upon such a finding, UI stated that it will collaborate with Eversource and the medical community to develop, and submit to PURA for approval, conforming medical portal language. UI also suggests that it would be more efficient if such collaboration were part of a larger review of the current portals with all relevant stakeholders. UI Written Comments dated August 31, 2020, p. 3.

In its comments, Eversource noted that the company has already made changes to its medical portal to remove language that read, “Fraudulently submitted medical forms will be prosecuted to the fullest extent of the law.” Nonetheless, Eversource confirmed that it would be pleased to engage in a collective review with UI and other stakeholders from the medical community to develop consistent portal messaging. Eversource Written Comments dated August 31, 2020. p. 4.

Based on the foregoing, the Authority concurs with the recommendation outlined in the PRO Track 3 report and will direct the formation of a working group on this matter to be facilitated by EOE. To initiate the working group, the Authority will direct the EDCs to provide EOE with initial joint recommendations that identify areas of opportunity for streamlining their respective portals and implementation costs. The Authority will direct EOE to file a report with recommendations and associated implementation costs and timelines for Authority review and approval. While EOE as the working group facilitator is encouraged to pursue consensus on the report recommendations, consensus is not a prerequisite to the report’s submission. Participants will be afforded 45 days following submission of the EOE report to comment and provide recommendations thereto.

4. Implement Targeted Collection Efforts

PRO recommends that the EDCs must pursue collection actions against medical hardship customers who consistently do not pay toward their delinquent balances. These efforts should include reporting non-payments of current medical hardship customers to credit agencies. As noted by sprint participants, there is no real-time negative consequence to a medical hardship customer for not paying his or her bill. The negative consequence ensues when the customer loses the medical hardship protection and has a significant arrearage that cannot be paid, but by that time, the consequence – termination of utility service – is too severe. PRO advised that it is in customers’ best interest to make payments consistently, even minimal payments, for the entire time they receive medical hardship protection. PRO Track 3 Report, p. 14.

Sprint Participants articulated several concerns regarding this recommendation, including whether implementation of the recommendation posed any legal concerns, whether the implementation costs may outweigh any potential benefits, and whether the policy would yield a disproportionate effect on low-income customers. See, e.g. UI Written Comments dated August 31, 2020, p. 4; Eversource Written Comments dated August 31, 2020, pp. 2-3; Operation Fuel Written Comments dated August 27, 2020, p. 3.

Based on the above information, the Authority will suspend further consideration of PRO’s recommendation on this matter pending an evaluation of the implementation of the EDCs’ proposal required by the Authority in section II.D.1. of this Interim Decision.

5. PURA Should Advocate That DSS Modify CEAP to Include Energy Assistance Payments for Medical Hardship Customers

PRO believes that DSS could design its CEAP program to use the funds received through Low Income Home Energy Assistance Program (LIHEAP) to assist medical hardship customers by defining medical hardship as an energy crisis under the LIHEAP program standards. In recent years, DSS has had CEAP funds remaining at the end of the year that it redistributes to existing awardees, and rolls the remaining funds over to the next year. Therefore, there is presumably CEAP funding that could be used to assist medical hardship customers as well as financial hardship customers. Application of LIHEAP funds to medical hardship customers through CEAP could lessen the arrearages accumulated by these customers and therefore lessen the uncollectibles attributed to them.

a. DSS

In its comments, the Department affirmed that it is committed to being a valuable partner in finding solutions to identify a greater number of customers who are eligible for financial hardship protections and the various energy assistance programs and benefits available to the state's low-income population. This commitment includes the Department's CEAP, which is funded entirely through the federal LIHEAP. However, DSS seeks some clarification on PRO's recommendation. The Department is unable to ascertain whether the Track 3 Sprint Report is suggesting that CEAP be modified to include households that have qualified for medical hardship protection, but have not met the financial and other qualifications for enrollment in CEAP. Pursuant to Section 2605(b)(2)(B) of the LIHEAP Statute, 42 U.S.C. § 8624(b)(2), the state must assure the federal or qualify for certain federal assistance programs. DSS Written Comments dated August 31, 2020, pp.1-2.

Federal law restricts the Department's allocation of such funds to any household that does not meet the existing CEAP income requirements. Medical hardship designations are not accompanied by any similar income qualifications and, accordingly, all medically qualified individuals are eligible for that program regardless of income. Therefore, it is unclear, at this point; whether the Track 3 Sprint Report is advocating that, the Department provide energy assistance payments to medical hardship designees who do not already meet the CEAP income requirements. DSS Written Comments dated August 31, 2020, p. 2.

The Track 3 Sprint Report also recommends that the Department fund the proposed expansion of CEAP to medical hardship customers by redirecting some of the excess funds that have accumulated in recent CEAP-program years, and in the process reducing the electric and gas companies' uncollectible payments for medical hardship customers. The Department has concerns as to whether its mission, and the purposes of LIHEAP and CEAP, are properly served by diverting funds targeted exclusively for the State's low-income population for the purpose of reducing uncollectible debts of the utilities' medical hardship designees, which are ultimately passed to all customers. DSS Written Comments dated August 31, 2020, p. 2.

b. DEEP

PRO's fifth recommendation considers the potential use of LIHEAP funds through the CEAP to reduce the arrearages of medical hardship customers who may not qualify for energy assistance programs that are made available to those with financial hardship status. However, the Track 3 Sprint Report is silent on whether a means test would be implemented to determine eligibility for such CEAP funding allocations. Any LIHEAP funds distributed to medical hardship customers through the CEAP should only be provided to households that meet these statutory requirements.¹⁵ DEEP Written Comments dated August 31, 2020, pp. 4-5.

DEEP agrees in concept that LIHEAP funds distributed through the CEAP may potentially be used to reduce arrearages borne by medical hardship customers by defining medical hardship as an energy crisis under the LIHEAP standards. However, a means test should also be adopted to ensure that LIHEAP funds are only distributed to medical hardship customers with financial need and who, at a minimum, meet the financial statutory restrictions imposed by the federal LIHEAP statute. Any means test devised for this purpose would need to take into account the impact of medical expenses on a customer's financial condition. In addition, such a means test would likely set a different threshold for eligibility than the means test for financial hardship under Conn. Gen. Stat. § 16-262c that also takes into account required LIHEAP standards. DEEP suggests there should be a working group because of the complexities involved to develop and implement a means test to qualify medical hardship customers in arrears for CEAP assistance. This would create an increased administrative burden and would require greater coordination between DSS, the EDCs, and local community action agencies. DEEP Written Comments dated August 31, 2020, pp. 4-5.

c. Operation Fuel

This step is not necessary to enact broad and near term changes in the CEAP award process that will reach CT residents who most urgently need aid. Operation Fuel encourage PURA to focus immediately on actions over which it has direct jurisdiction. Operation Fuel Written Comments dated August 27, 2020, p 3.

d. UI

UI supports the recommendations outlined in PRO's fifth step. UI agrees with PRO that the application of LIHEAP funds to medical hardship customers through the CEAP may ultimately lessen the amount of uncollectibles attributed to medical hardship customers. UI Written Comments dated August 31, 2020, p. 4.

Ultimately, the Authority concurs that further consideration of this recommendation is warranted and will direct EOE to continue discussions with DSS and other interested

¹⁵ LIHEAP is federally mandated -Payments may be made to households that receive payments under Title IV or Title XVI of the Social Security Act, benefits under the Food and Nutrition Act of 2008, or payments under the Veterans' and Survivors' Pension Improvement Act of 1978. In addition, payments may be made to households, which do not exceed the greater of an amount equal to 150 percent of the state poverty level or an amount equal to 60 percent of the state median income.

stakeholders regarding the implementation of this recommendation. The Authority will direct EOE to provide a status report in this docket regarding these conversations beginning January 15, 2021, and quarterly thereafter.

IV. CONCLUSION AND ORDERS

A. CONCLUSION

Based on a review of the above described record, the Authority finds that the recommendations provided in the Track 1, 2, and 3 Reports, subject to the modifications contained herein, are just, reasonable and in the public interest. While many of the recommendations will require follow-up as discussed herein, and may involve further iterations over time as the Authority and stakeholders evaluate the efficacy of each adopted recommendation, this Interim Decision represents the Authority's final disposition with respect to the Reports filed by the Authority's Prosecutorial Staff for Track 1, 2 and 3 of the 100-Day Sprint Initiative.

B. ORDERS

All recommendations made in the Track 1, 2, and 3 Reports submitted by PRO pertaining to the EDCs are hereby incorporated as Orders in this Decision, subjected to the modifications described below. For such Orders, the Company shall 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 January 15, 2021, the EDCs shall submit in this docket a compliance filing that provides the number of customers each EDC has designated as financial hardship between November 1, 2020 and December 31, 2020, broken down by: (a) customers that received a temporary designation; (b) customers that received a temporary designation and did not subsequently provide *any* proof; (c) customers that received a temporary designation and did not subsequently provide proof deemed acceptable; and (d) customers that received a temporary designation, subsequently provided acceptable proof, and thus were officially coded as financial hardship. The compliance filing shall also include a list of forms of proof demonstrating financial hardship from customers that were (a) accepted; and (b) rejected during the same reporting period.
2. Effective with the issuance of this Interim Decision, the EDCs shall accept, at a minimum, the forms of proof of financial hardship enumerated in the PRO Track 1 Report, pp. 20-21.
3. No later than January 15, 2021, and on a quarterly basis thereafter, the EDCs are each directed to submit a compliance filing in this docket documenting any enhancements or trainings that transpired during the previous quarter for their credit and residential CSRs.

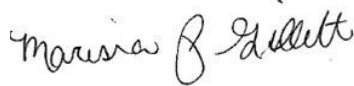
4. No later than 45 days after issuance of a final Decision or docket closing action in Docket No. 20-03-15, or no later than July 1, 2021, whichever comes first, the EDCs are directed to propose an extension of the proactive and direct customer contact protocols first mandated in Docket No. 20-03-15, consistent with the guidance contained herein. Each EDC's proposal shall include a narrative reflecting the lessons-learned and resulting proposed enhancements to these communication protocols derived from the EDCs' implementation experience gained during the pendency of Docket No. 20-03-15, as well as an implementation timeline and detailed associated cost impacts of each proposed communication method.
5. No later than 45 days after initiation of the 2021 arrearage forgiveness program review docket, EOE shall file a proposal regarding its preferred option for increasing the use of BBW for MPP participants, consistent with the guidance contained herein.
6. No later than July 1, 2021, the EDCs shall file a proposal that would provide a consistent experience for each company's residential customers in obtaining a broader range of flexible payment arrangements, consistent with the guidance articulated herein. The EDCs may develop the proposals separately or jointly, but in either case, must include as part of the proposal an implementation timeline and associated costs, eligibility criteria, and a narrative that quantitatively and qualitatively discusses any unintended consequences of implementing the flexible payment arrangements. The proposal(s) shall be vetted with EOE prior to its submission in this docket for Authority review and approval.
7. No later than January 15, 2021, the Director of EOE shall certify compliance with the minimum intake requirements for its CAU as enumerated in the PRO Track 1 Report, pp. 32-33.
8. No later than June 1, 2021, the EDCs shall file a joint proposal in Docket No. 18-04-25RE01, PURA Investigation Regarding Issues Related to Uncollectible Accounts – Development of Centralized Reporting Requirements and Customer Metrics that recommends a revised standard set of reporting metrics, consistent with the guidance discussed herein. The EDCs' joint proposal shall include a recommended platform or method by which the centralized data could be accessible and actionable by the Authority and other stakeholders on a going-forward basis, and must be accompanied by a detailed implementation schedule and cost estimates for both one-time and recurring expenses. The proposal shall also recommend customer service metrics that could be tracked and implemented across both EDCs as envisioned in the PRO Track 2 Report. Participants in Docket No. 18-04-25RE01 will be afforded 45 days following submission of the EDCs' proposal to comment and provide recommendations thereto prior to final Authority consideration.
9. No later than June 1, 2021, the EDCs shall file a joint proposal in the instant docket consistent with the guidance contained herein that recommends a pathway to ensure customers coded for medical hardship are also subsequently notified, at a minimum, and preferably also proactively evaluated for potential eligibility with respect to financial hardship benefits. The EDCs' proposal shall consider alternate touch points that occur at a point in time subsequent to the initial enrollment as a

medical hardship customer, and shall also consider the role of community partners and advocacy organizations in conducting this outreach. Further, the proposal shall be accompanied by a detailed implementation schedule and associated implementation cost estimates. Participants will be afforded 45 days following submission of the EDCs' proposal to comment and provide recommendations thereto prior to final Authority consideration.

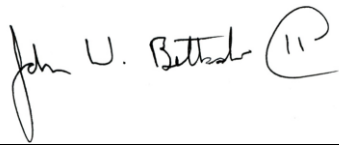
10. No later than April 15, 2021, the EDCs shall provide EOE with initial joint recommendations that identify areas of opportunity for streamlining their respective medical web portals and the associated projected implementation costs and timelines. Subsequently, EOE shall convene a working group of all interested stakeholders to consider potential refinements or enhancements to the joint EDC proposal. EOE shall file its final report on the matter, with recommendations and associated implementation costs and timelines, for Authority review and approval no later than July 1, 2021. Participants will be afforded 45 days following submission of the EOE report to comment and provide recommendations thereto.
11. Beginning January 15, 2021, and quarterly thereafter, EOE is directed to file a status update regarding conversations with DSS and other interested stakeholders surrounding implementation of the fifth recommendation outlined in the PRO Track 3 Report.

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

This Interim 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

December 2, 2020
Date