

Solutions to Help with Your Energy Bill

Webinar

Today's Presenters

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- Damaris Dominguez, National Grid

Agenda

- COVID-19 Utility Updates
- Discount Rate
- Billing & Payment Plans
- Fuel Assistance
- Energy Solutions
- Service Disconnection & Protections
- Supplier Options
- Important Contacts

Poll #1

Have you been financially impacted by the COVID-19 pandemic?

- Yes
- No



COVID-19 Utility Updates

Assistance During COVID-19

The utilities offered programs and services to assist customers during the pandemic.

Here's what we did:

- ✓ Suspended service disconnections, including notices
- ✓ Offered flexible payment plans – with no down payment and agreements up to 12 months
- ✓ Waived down payments for reinstatement of income eligible Arrears Management Programs (AMP, also known as the Forgiveness Program)

Eversource and National Grid's Response to COVID-19

To support everyone affected during this COVID-19 crisis, the Companies have taken action to:

- Protect our employees and customers in the way we work
- Offer remote home energy assessments over the phone (in addition to in-home)
- Proactively connected with customers through various channels to help customers manage energy bills, take advantage of various billing and payment options, and provide information on financial assistance and energy savings programs through:
 - Email
 - Outbound calling
 - Traditional and social media advertisements
 - Webinars like this one

Our Commitment to Our Customers

- National Grid and Eversource committed more than \$3 million in New England to help support hunger relief and human services and other critical COVID-19 response efforts
- Eversource created a Coronavirus Aid, Relief, and Economic Security (“CARES”) Act team of dedicated representatives to help assist customers with information on both state and federal stimulus programs such as:
 - Federal Pandemic Unemployment Compensation
 - Pandemic Unemployment Assistance
 - Pandemic Emergency Unemployment Compensation



Discount Rate

Discount Rate

You could be eligible for a discount off your monthly energy bills if you receive a qualifying benefit.

	Electric Discount Rate	Gas Discount Rate
Eversource Energy	36% off	25% off
National Grid	32% off	25% off

Discount Rate Qualifying Benefits

You may qualify based on any of these benefits, which certify household income at or below 60% of State Income Level:

- Low Income Home Energy Assistance Program (LIHEAP)/Fuel Assistance
- Supplemental Security Income (SSI)
- MassHealth – Basic or Standard
- Emergency Assistance for the Elderly, Disabled & Children (EAEDC)
- Public or Subsidized Housing
- Transitional Aid to Families with Dependent Children (TAFDC)
- Head Start
- Veterans' Service Benefits (Chapter 115)
- Supplemental Nutrition Assistance Program (SNAP/Food Stamps)
- Veterans Dependency & Indemnity Compensation (DIC) Surviving Parent or Spouse
- School Breakfast/Lunch Program
- Veterans Non-Service Disability Pension
- Commonwealth Care Plan Types 1, 2 or 2A
- Health Safety Net Plan – Primary or Secondary (Not Partial)
- Women, Infants & Children (WIC) Nutritional Program

For applications and support, please visit our websites www.Eversource.com/BillHelp and www.ngrid.com/madiscount

Income Guidelines

Have you not received one of the qualifying benefits yet? Based on the household income and household size chart below, you could be eligible if you apply for the Low Income Home Energy Assistance Program (LIHEAP), also known as Fuel Assistance.

Household Size	4 Week Gross Household Income	Annual Gross Household Income
1 person	\$3,008	\$39,105
2 people	\$3,934	\$51,137
3 people	\$4,859	\$63,169
4 people	\$5,785	\$75,201
5 people	\$6,710	\$87,233
6 people	\$7,636	\$99,265

The LIHEAP/Fuel Assistance program helps income-eligible households pay their energy bills through federal grants issued to their utility company/companies. We'll discuss this program more later in our presentation.



Billing & Payment Plans

- Budget Billing
- Payment Arrangements
- Forgiveness Programs
- Ways to Pay



Budget Billing

- Customers who are current on their utility bill can enroll in a Budget Plan to level payments over a 12 month period – removing highs and lows from month to month.
- Based on the customer's past 12 months of usage history, the customer pays a relatively set amount monthly.
- The budget may adjust up or down every few months depending on actual energy usage.
- Before the end of 12 months, the difference between the actual energy costs and the budget plan amount will be billed or credited to the customer.

Learn More:

- [Eversource East](#)
- [Eversource West](#)
- [National Grid Gas](#)
- [National Grid Electric](#)

Payment Plans – Business As Usual

Payment plans allow a customer to pay their overdue balance in monthly installments over a minimum of four (4) months.

- Customers have two payment plan options:
 1. Current bill plus a portion of their past due monthly (plan amount due fluctuates), or
 2. One fixed monthly payment including future bills
- Customers will not be at risk for service termination while they are active on a payment plan.
- To be eligible, a down payment is required for as low as 25% of arrears balance, when there has been no payment in the past 30 days.

Payment Plans – During COVID-19

- Due to the pandemic, utilities have expanded payment plans offerings for more flexibility:
 - Customers can enroll in a payment plan for up to 12 months with no down payment required!
 - This extended payment plan is only available for a limited time.

Learn More:

- [Eversource East](#)
- [Eversource West](#)
- [National Grid Gas](#)
- [National Grid Electric](#)

Forgiveness Program

- Are you on the discount rate code?
- Do you owe more than \$300 and you're more than 60 days past due?

If so, you may be eligible for the Forgiveness Program. Here's how it works:

- A monthly payment amount is determined based on the average energy usage in the past 12 months.
- This amount may increase or decrease if usage changes.
- With each on-time monthly payment, the account is credited with an amount calculated as the total past-due balance divided by 12.
 - 1/12th of the enrollment balance is eliminated or forgiven each month
 - Up to \$12,000 can be forgiven annually

Learn More:

- [Eversource East](#)
- [Eversource West](#)
- [National Grid Gas](#)
- [National Grid Electric](#)

Ways to Pay

	National Grid	Eversource	
Online using a bank account, debit or credit card	NationalGridUS.com	www.Eversource.com	
By Phone using a bank account, debit or credit card	Electric: 800-322-3223 Gas: 800-211-1313 <i>(fees may apply)</i>	888-783-6618 <i>(fees may apply)</i>	
By Text	N/A	Sign-up with their online Eversource account using a bank account.	
Mobile App	N/A	Download the free app through the Apple Store or Google Play	
U.S. Mail via check or money order	Electric: National Grid P.O. Box 11742 Newark, NJ 07101-4737	Gas: National Grid P.O. Box 11735 Newark, NJ 07101-4735	Eversource P.O. Box 56007 Boston, MA 02205-6007
In Person	Visit an authorized third-party bill payment agency who accepts Eversource or National Grid bill payments		

Poll #2

Based on what you learned so far in this webinar, are you going to apply for any of the options presented to help you pay your energy bill?

- Yes, the discount rate
- Yes, budget billing
- Yes, a payment plan
- Yes, the Forgiveness Program
- No



Fuel Assistance/LIHEAP

Fuel Assistance/LIHEAP

- How does Fuel Assistance help our customers?
 - Fuel Assistance, also known as the Low-Income Home Energy Assistance Program (LIHEAP), provides critical home heating help to millions of American families.
 - The Federal Reserve found that nearly half of American families struggle to pay for an emergency expense costing \$400.
 - LIHEAP frequently meets those exact short-term emergencies and can be a difference between making ends meet.
- How does Fuel Assistance reach our company and where does the money apply?
 - The LIHEAP grant is applied to the heating source of the customer.
 - The customer account will be credited with the grant amount and the discount rate will be applied.
- **Learn More**
 - Call 1-800-632-8175
 - Visit www.masscap.org/heatinghelpma to find your local Fuel Assistance Agency



Energy Solutions

Home Energy Solutions: 1 – 4 Unit Homes

- The no-cost Income Eligible Home Energy Savings program helps make your home more comfortable, healthy, and affordable.
- Customers on the discount rate who are renters or homeowners and live in a 1-4 unit home may be eligible to participate in this program.
- It starts with a no-cost home energy assessment. Customers will be given no-cost energy saving products like LED light bulbs and low-flow showerheads.
- Follow-up appointments for no-cost upgrades may include:
 - Replacement of your heating system
 - Attic and wall insulation, weather stripping, and air sealing of leaks
 - A replacement refrigerator, freezer, clothes washer, dehumidifier and/or window air conditioner if your current appliances are inefficient
- **Learn More**
 - Call 1-866-537-7267 and select Option 2
 - Visit [MassSave.com/Eligible](https://www.masssave.com/Eligible)



Home Energy Solutions: 5+ Unit Multi-Family

- Multi-family homes where 50% or more of the tenants are income eligible can apply for assistance to improve the energy usage of their buildings.
- An expert will complete a Building Assessment to determine how we can help improve the energy efficiency of the property.
- The program installs approved, cost-effective energy efficiency measures at no-cost.
- The program is designed for multi-family building owners and operators of low income and affordable housing
- **Learn More**
 - Call 1-617-348-6425
 - Visit [LEANMultifamily.org](https://www.LEANMultifamily.org)



Poll #3

Have you received an energy efficiency or weatherization assessment for your home in the past 3 years?

- Yes
- No
- I'm not sure



Service Disconnection and Protections

Service Disconnection – Business as Usual

NOTE: Due to the COVID-19 pandemic, Eversource and National Grid are currently not performing disconnection of utility service due to non-payment. This is subject to change for non-protected customers.

- Customers with past-due balances who are not currently enrolled on a payment plan, qualifying program, or protection may be disconnected for non-payment.
- The utility company will send the customer a "final notice of termination" 72 hours prior to actual termination. This notice is only good for 14 days.
- The utility company will send a technician to the home to disconnect service.

Service Disconnection – Business as Usual

- Companies can only terminate service to residential customers Monday through Thursday from 8 a.m. to 4 p.m.
- Service will not be disconnected for non-payment on a:
 - Friday
 - The day before a legal holiday
 - On a legal holiday
 - Or when determined by the Department of Public Utilities (“DPU”)

NOTE: Due to the COVID-19 pandemic, Eversource and National Grid are currently not performing disconnection of utility service due to non-payment. This is subject to change for non-protected customers.

Protections from Disconnect

Protection from disconnection of service for non-payment **may be** available for customers with financial hardship and specific household circumstances such as:

- Medical
- Infant
- Elderly
- Winter Protection

Protected customers are still responsible for their energy usage and paying their utility bill. We encourage these customers to make a payment, enroll in a payment plan, or apply for the Forgiveness Program.

Financial Hardship Protection

- Customers experiencing a financial hardship can qualify for programs and protections when their household income is at or below the 60% of the State Median Income or if they receive qualifying benefits.
- By completing a financial hardship statement, customers can self-certify for financial hardship by providing the utility with household size and income.
- Customers enrolled on the discount rate are automatically identified as financial hardship and do not need to complete a financial hardship statement.
- Once verified as financial hardship, the customer is protected under **Winter Protection** in which the utility service will not be disconnected for non-payment from November 15 through March 15.
- **Learn More**
 - Call Customer Service for a copy of the financial hardship statement form

Medical Protection

- If a customer of record or a member of their household has a serious or chronic illness, a certified medical professional can notify the utility company of the illness type (serious or chronic) and duration of the illness.
- A Medical Certification of Serious Illness Form or letter is required and must be completed by the appropriate Physician or Board of Health, Nurse Practitioner, or Physician Assistant.

Infant Protection

- If a customer of record has a child under the age of one (1) years old living in the home, the customer must provide to the utility a copy of the birth certificate or other proof of age.

For medical and infant protections, the customer must also be identified as **financial hardship** to avoid a disconnect for non-payment for the duration of the protection.

Learn More

- Call Customer Service to apply for a protection

Elderly Protection

When all members of the household are 65 years of age or older or are elderly with a minor living in the household, the utility service is protected from disconnection for non-payment.

To certify for Elderly Protection only, the customer:

- Must provide proof of age (ID, birth certificate, Medicare card, etc.)
- Does not have to prove financial hardship
- If claiming elderly with minor, you **MUST** prove financial hardship

Learn More

- [Call Customer Service to apply for a protection](#)

Helpful Tips for Elderly Clients

- Customers can elect to have a third party designated to receive copies of past due bills and notices. The third party is not financially responsible for the account balances.
 - Customers can call Customer Service to enroll.
- We encourage elderly customers to make a payment, enroll in a payment plan, or sign-up for the Forgiveness Program.



Supplier Options

Competitive Supply

- In Massachusetts, customers have the option to choose to buy their electric or gas supply from their investor owned utility (“IOU”) or a competitive supply company.
- Eversource and National Grid will directly bill for the delivery and supply of utility service.
- Customers who elect to purchase their supply of gas or electricity from a competitive third-party supplier will still receive one bill directly from Eversource or National Grid.
- The third-party competitive supplier determines the price for the electric or gas supply.

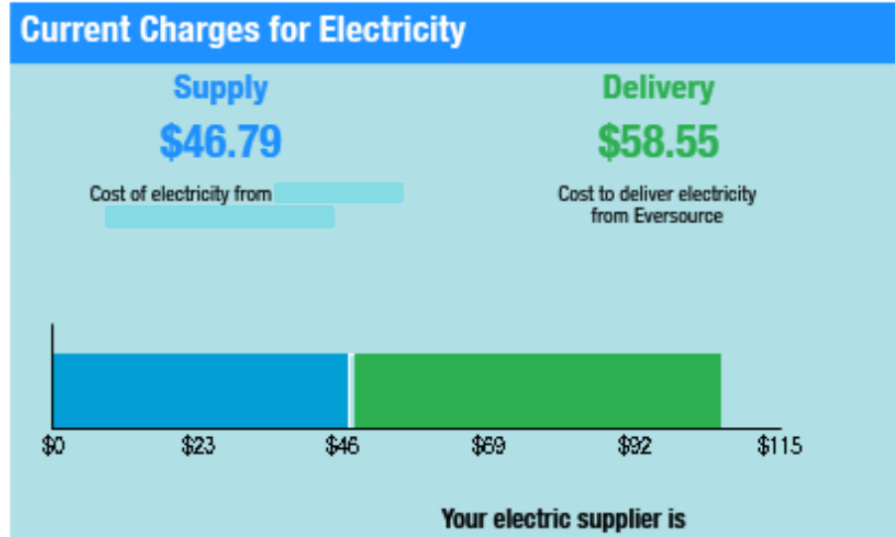
Competitive Supply

National Grid Copy of Supplier Charge

Supply Services

SUPPLIER	[REDACTED]		
PHONE	[REDACTED]	ACCOUNT NO	[REDACTED]
Electricity Supply	0.1499 x 245 kWh		36.73
Total Supply Services			\$ 36.73

Eversource Copy of Supplier Charge



Competitive Supply

- **Stay Alert** - Competitive supply companies often attract customers by offering low introductory rates for the first few months, but then switch customers to more expensive rates that can be twice as expensive (or more) compared with the utility prices.
- Customers who voluntarily signed up with a competitive supplier but now wish to request to end their contract can call the supplier and simply tell them they no longer want their service.
- Customers who were involuntarily switched to a competitive supplier should contact the DPU Consumer Division or the Attorney General's office to file a complaint.
- Utilities offer a "Do Not Switch" option for customers who do not want to be switched to a competitive supplier.



Contacts

MA Consumer Division

- MA electric and gas utility companies are regulated by the DPU
- The DPU has a Consumer Division department that is responsible for responding to and attempting to resolve customer questions or complaints.
- The Consumer Division can be reached:
 - By phone at 1-617-737-2836 or toll-free at 1-877-886-5066
 - By e-mail at DPUCustomer.Complaints@state.ma.us

The Office of the Attorney General (AGO)

- The Office of Attorney General's Consumer Advocacy and Response Division can be reached by phone at 1-617-727-8400

Eversource Utility Contacts

Program	Eversource West	Eversource East
Arrears Management Program (AMP)/New Start	877-963-2632	866-315-2496
Credit and Collections Payment Arrangements	877-963-2632	866-861-6225
Protected Accounts	800-286-2828	800-592-2000
Billing/Payment/Budget/Discount Rate	877-659-6326	800-592-2000
Customer Service	877-659-6326	800-592-2000
Emergency Outage/Gas Leak	877-659-6326	800-592-2000

National Grid Utility Contacts

Program	National Grid Electric	National Grid Gas
Arrears Management Program (AMP)/Forgiveness Program	866-580-7617	800-233-5325
Billing/Payment/Budget/Discount Rate	800-322-3223	800-233-5325
Credit and Collection Payment Arrangements/Special Protections	888-211-1313	800-233-5325
Customer Service	800-322-3223	800-233-5325
Emergency Outage/Gas Leak	800-465-1212	800-233-5325

Thank you!

Questions?

www.Eversource.com/BillHelp

www.ngrid.com/madiscount

Poll #4

How helpful was this webinar?

- Extremely helpful
- Very helpful
- Somewhat helpful
- Not very helpful
- Not at all helpful