INTRO AND OVERVIEW

- Elect. & gas (and some phone, water)
- IOUs and Munis
- DPU Consumer Division
  - (877) 866-5066
  - DPUCustomer.Complaints@state.ma.us

BASIC RULES/GETTING SERVICE

- Obtaining service
  - No deposit (except munis)
  - ID issues
  - Payments must be offered on prior arrears (discussed in detail, “Payment plans”)
  - Bills in a child’s name (discussed later)
BASIC RULES/GETTING SERVICE

- Termination rules:
  - Only M-Th, 8-4; no Sat., Sun., holiday, or day before holiday
  - No term. if dispute pending
  - Init. Bill, 2nd notice (day 27+); final notice (day 45+)
  - Final must give 72 hrs. notice; good 14 days

BASIC RULES/GETTING SERVICE

Reading bills:

See handout—look for rate letter/number, e.g., “Rate A-1”.

When in doubt, call company.

SCENARIO #1
TRIAD STEP #1—PROTECTIONS

• Serious illness
  • Is someone seriously ill? Ask for ANY illness.
  • Any letter from doctor/P.A./N.P. is enough to protect service or get service restored.
  • Company must challenge letter if questions.
  • Letters good 90 days (can be renewed) or 180 days (chronic); financial hardship required.

TRIAD STEP #1: PROTECTIONS

• Winter Moratorium
  • Is the date between Nov. 15 and Mar. 15
  • Winter moratorium on terminating heat-related service, Nov. 15 to Mar. 15 often extended to April.
  • Must demonstrate financial hardship.
  • Service restored if terminated during moratorium.
TRIAD STEP #1 PROTECTIONS

- Infant under 12 months
  - Is there a child under 12 mos. in the home?
  - Protection time-limited.
  - Must demonstrate financial hardship.
  - Prevents termination and restores service.

TRIAD STEP #1 PROTECTIONS

- Financial hardship forms:
  - Samples in book
  - Utility companies have them available
  - You should have them available!
  - Technically, expire within 3 mos.!
  - Hand them out like candy at Halloween!

TRIAD STEP #1 PROTECTIONS

- Elder protections
  - Are all adults 65 or over? (Minor = under the age of 18)
  - Notify the company. No terminations allowed, without DPU approval. No financial hardship required.
  - No termination AT ALL if low-income.
  - Utility companies must provide 3rd party notice, on request
TRIAD STEP #1 PROTECTIONS

- Elder: WARNING!
  - Utility companies may take liens on homeowners
  - Get legal advice/assistance

TRIAD STEP #2: REDUCING BILLS

- Discount rates (regulated electric & gas):
  - Can save 25% to 36% on bills.
  - Must apply or via fuel assistance or auto enrollment
  - Receipt of fuel assistance, public/subsidized housing, food stamps, SSI, veterans, may qualify you.
  (Note: Customer of record)

TRIAD STEP #2: REDUCING BILLS

- Discount rates (regulated electric & gas):
  Retro discounts: contact designated company personnel
TRIAD STEP #2: REDUCING BILLS

- Payment plans
  - All companies must offer payment plans (pre-term.), of at least 4 mos.
  - Post-term. payment plans: less defined.
  - "Cromwell" waivers
  - NEVER offer more than you can afford.
  - Get help negotiating any plan.

- Arrearage management programs
  - All utility companies must offer to all L-I customers in arrears
  - Customer makes equal payments (like a budget plan)
  - Arrearage credits applied monthly

- Budget plans
  - All companies must offer budget plans
  - Can be very helpful in avoiding huge bills
  - May still lead to "catch up" bills
SCENARIO #1 (Take 2)

TRIAD STEP #3: PAYING BILLS
- LIHEAP/fuel assistance
- RAFT
- WAP/HEARTWAP
- Utility programs
- Local resources

Putting Theory Into Practice
- Resolving disputes:
  - ALWAYS call co. first
  - Gather bills and info
  - Call DPU if not satisfied
  - VERY informal process—Don’t be put-off!
  - Call “back-up” when needed
Miscellaneous Problems

- Landlord-tenant accounts
  - Company must send termination notices to LL & tenant
  - Tenants can pay projected bills
  - Call DPU ASAP!

- Cross metering
  - Arises most for elec./older multi-family
  - Bills can be abated, esp. for non-minimal use

- Obligation for someone else’s bill
  - Deserted or deceased spouse
  - Bills in the kid’s (or partner’s) name
  - Bills from prior address/“Cromwell” (reminder)
Competitive Supply Companies

- May sell electricity or gas
- Door to door marketing and telemarketing, often misrepresenting the identity of the company and the prices
- Frequently more expensive
- Contact NCLC
- Complaints accepted by Attorney General and DPU

Telephone Issues

- Lifeline voice and data discount
  - Verizon, Safelink (Tracfone) and other companies offer federal “Lifeline” discounts of $9.25/month.
  - Landline telephone ($9.25 discount on postpaid service)
  - Wireless Lifeline service ($9.25 discount, but often includes a free handset, 1000 minutes a month and often free texts; pre-paid cost covered by the $9.25/mo (“free”) and consumers have the ability to add minutes/data if run out.
  - Some wireless Lifeline companies offer bundled voice and data plans or just data ($9.25)
  - Only one Lifeline service per low-income household, and only one individual in the household
  - Must renew eligibility each year
- Shut off protections (certain phone land lines)
- Serious illness rules; personal emergency; elderly rules; payment plans available
- Cell phones not covered by any rules; copper wire or regulated fiber service are covered

Telephone Issues

Companies that provide Lifeline Services in MA
(See Mass.gov)

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Phone</th>
<th>Type of Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Granby Telephone</td>
<td>413-467-9911</td>
<td>Home Phone</td>
</tr>
<tr>
<td>Verizon</td>
<td>800-837-4966</td>
<td>Home Phone</td>
</tr>
<tr>
<td>Assurance Wireless</td>
<td>888-898-4888</td>
<td>Mobile</td>
</tr>
<tr>
<td>Consolidated Communications</td>
<td>844-968-7224</td>
<td>Home Phone</td>
</tr>
<tr>
<td>Global Connection of America</td>
<td>877-511-3009</td>
<td>Mobile</td>
</tr>
<tr>
<td>Safelink Wireless</td>
<td>800-723-3546</td>
<td>Mobile</td>
</tr>
</tbody>
</table>
Thanks!

“Never doubt that a small, group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.”
--Margaret Mead

Since 1969, the nonprofit National Consumer Law Center® (NCLC®) has worked for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the U.S. through its expertise in policy analysis and advocacy, publications, litigation, expert witness services, and training. www.nclc.org