

STATE OF CONNECTICUT
PUBLIC UTILITIES REGULATORY AUTHORITY

DOCKET NO. 25-06-28) PURA REPORT TO THE GENERAL ASSEMBLY
) REGARDING THE EVALUATION OF MEDICAL
) PROTECTION
)

COMMENTS OF THE NATIONAL CONSUMER LAW CENTER

Pursuant to the order of the Public Utilities Regulatory Authority (PURA) issued on January 21, 2026, the National Consumer Law Center (NCLC) submits the following comments.

On January 21, 2026, PURA requested comments on various aspects of the Connecticut medical shutoff protections. NCLC is a non-profit consumer advocacy organization, and for over fifty years has worked for consumer and energy justice and economic security for low-income and other disadvantaged people in the U.S. through its expertise in policy analysis and advocacy, publications, litigation, expert witness services, and training. NCLC uses the tools of advocacy, education, and litigation to fight for economic justice for low-income and other vulnerable people who have been abused, deceived, discriminated against, or left behind in our economy. In the energy area, NCLC advocates for policies and programs that help low-income households stay connected to their utility service.

In the interest of providing context and additional information about protections for low-income consumers and those with medical vulnerabilities, NCLC submits these comments. NCLC has worked with state utility and consumer advocates for many years to improve serious

illness protections throughout the country. We published a report, *Protecting Seriously Ill Consumers from Disconnections; What States Can Do Now*,¹ which summarized the protections that were in place at the time of publication. Since the publication of the report in 2021, interest in utility affordability and protections for vulnerable consumers has grown. NCLC has also worked closely with advocates around the country on programs and policies that keep low-income families connected to affordable, essential utility services.

Given the rampant concerns about energy affordability, the instant docket presents PURA with an opportunity to help address the needs of the most vulnerable utility customers – those in need of medical protections. States are currently examining ways to promote utility affordability while protecting vulnerable consumers. Through low-income consumer affordability dockets in California,² Maryland,³ Massachusetts⁴ and elsewhere, regulators and stakeholders are grappling with issues similar to those in Connecticut.

Utility assistance programs and utility consumer protections are part of the affordability solution. Unaffordable utility bills lead to cycles of disconnection and reconnection, draining administrative resources for little or no gain. Systems where low-income customers churn through a cycle of disconnections and reconnections will use utility resources to disconnect and reconnect these customers, instead of focusing resources more efficiently to support customers who are struggling to pay bills.

¹ Olivia Wein and Charlie Harak, National Consumer Law Center, *Protecting Seriously Ill Consumers from Disconnections; What States Can Do Now* (February 2021), available at <https://www.nclc.org/resources/report-protecting-seriously-ill-consumers-from-utility-disconnections-what-states-can-do-to-save-lives-now/>

² California Public Utilities Commission, Rulemaking 18-07-005.

³ Maryland Public Service Commission, Docket Nos. PC59 (low-income affordability program) and RM86 (review of utility consumer protection rules, including serious illness protection).

⁴ Massachusetts Dept. of Public Utilities, D.P.U. 24-15.

Although it is not strictly within the purview of utility commissions generally, the societal consequences and costs of utility disconnections are also part of this equation. For example, when households are disconnected and become homeless, other costs are incurred for taxpayers and ratepayers to address the problem of homelessness. When a member of a household becomes seriously ill, additional stresses on the budget from medical costs, changes in medical insurance coverage and lost wages can transform a financially stable household into one that is financially vulnerable. For customers with longer term serious illness, utility debt competes with medical debt, the rent or mortgage, and other basic household necessities.⁵

Energy service is required for a home to be habitable. The serious illness protection rules must err on the side of protecting health and life.

Rules that require burdensome paperwork from customers and medical professionals can also limit the availability of this relief. Efforts to keep the application process streamlined and minimize steps for consumers and their health care providers should be pursued to ensure the health and lives of customers is not jeopardized by the rules of the very program designed to protect them.

PURA has sought input about the preferable duration of medical protections. As a general principle, medical protection certificates should correlate with the health needs of the individual, not a random expiration date untethered to a person's health challenge. The Massachusetts serious illness protection has worked well for consumers and utilities for decades.⁶ In

⁵ See, e.g., Noam Levy, KFF Health News, Diagnosis: Debt Series, *In America, Cancer Patients Endure Debt on Top of Disease* (July 9, 2022) ("cancer patients were 71% more likely than Americans without the disease to have bills in collections, face tax liens and mortgage foreclosure, or experience other financial setbacks"), available at <https://kffhealthnews.org/news/article/in-america-cancer-patients-endure-debt-on-top-of-disease/>.

⁶ 220 Code Mass. Regs. 25.03.

Massachusetts, the duration of protections is effectively as long as the illness or medical condition lasts. Responses to discovery requests which were answered on January 12, 2026⁷ may not capture that the Massachusetts protection has either a 3 month or 6 month duration, but is renewable indefinitely for as long as the condition lasts.

The Massachusetts serious illness protection helps customers who have any serious illness, which can include chronic physical and mental health conditions. The health care provider need only state “the nature of the illness,” and not any further detail. Consumers and their health care providers do not have to explain any connection between the illness and utility service. The protection is available throughout the calendar year, and as stated above can be renewed for as long that the condition lasts.⁸

PURA also seeks input on whether to require medical protection customers to enter into a payment plan. Households with limited income are likely struggling to pay for day-to-day necessities such as food, transportation/car payment, housing and medical expenses, particularly if illness results in missed work and lost wages. These households face dire choices when it's time to pay the water bill and the power bill. Any household participating in a needs-based assistance program or who self-certifies as having a financial hardship (e.g., lost wages due to illness), should not be required to enter into a payment agreement to receive the disconnection protections from the serious illness protection rule.

While the Massachusetts serious illness protection extends to customers with financial hardships, it should be noted that Massachusetts has been sharing data with state agencies for

⁷ CL&P/YGS dba Eversource Energy, Response to CAE-044, Set PURA-04, PURA Docket 25-06-28 (Date Issued December 15, 2025, Date Filed January 12, 2026).

⁸ 220 Code. Mass. Regs. 25.03.

over 20 years to identify consumers who are financially eligible for assistance programs and disconnection protections.⁹ This data sharing has likely allowed Massachusetts to identify a higher proportion of low-income customers than many other states. Connecticut has adopted data sharing more recently, so might have higher proportions of low-income customers who have not been identified.

The Massachusetts serious illness protection is found in one regulation, 220 CMR 25.03. In contrast, Connecticut's serious illness, infant and "life threatening situation" rules appear in different parts of the state statute with an implementing regulation.¹⁰ Massachusetts protections essentially aggregate the illness-related rules found in Connecticut laws, combining protections

⁹ Massachusetts Dept. of Public Utilities, D.P.U. 08-04; Massachusetts Dept. of Public Utilities, D.P.U. 01-106.

¹⁰ E.g.,

-- Conn. Gen. Stat. Ann. § 16-262c ("Notwithstanding any provision of the general statutes, no electric distribution or gas company, no electric supplier and no municipal utility furnishing electricity or gas shall terminate, deny or refuse to reinstate residential electric or gas service where the customer lacks the financial resources to pay his or her entire account and if the termination, denial of or failure to reinstate such service would create a life-threatening situation for such customer or a member of such customer's household. No electric distribution or gas company, no electric supplier and no municipal utility furnishing electricity or gas shall terminate, deny or refuse to reinstate residential electric or gas service where the customer is a hardship case and lacks the financial resources to pay his or her entire account and a child not more than twenty-four months old resides in the customer's household and such child has been admitted to the hospital and received discharge papers on which the attending physician, physician assistant or an advanced practice registered nurse has indicated such service is a necessity for the health and well-being of such child.").

-- Conn. Gen. Stat. Ann. § 16-262d ("No such company, electric supplier or municipal utility shall effect termination of service for nonpayment during such time as any resident of a dwelling to which such service is furnished is seriously ill, if the fact of such serious illness is certified to such company, electric supplier or municipal utility by a registered physician, a physician assistant or an advanced practice registered nurse within such period of time after the mailing of a termination notice pursuant to subsection (a) of this section as the Public Utilities Regulatory Authority may by regulation establish, provided the customer agrees to amortize the unpaid balance of his account over a reasonable period of time and keeps current his account for utility service as charges accrue in each subsequent billing period.").

into one broader Massachusetts regulation that may be more consumer-friendly and efficient to administer.

The Massachusetts rule does not have burdensome paperwork requirements, which may also help ensure that the protection is available to those who need it and that eligibility is documented. The application includes a self-declaration of financial hardship. The documentation requirements for proving the existence of an illness are also simple and straightforward. Utility companies must accept the documentation and can seek to address any concerns through the state's Department of Public Utilities.¹¹

Notably, Massachusetts also has a protection for older adults over the age of 65, which is applicable based on age alone with no financial eligibility requirements.¹² Utility companies cannot disconnect households where all adult residents are over the age of 65, unless special permission is granted by the Department of Public Utilities.

Connecticut and neighboring states in the northeast have among the best rules in the country regarding disconnection of people with serious illnesses. At the moment, changes that are being contemplated in other states aim to be more protective for consumers. In Vermont, lawmakers are currently considering legislation (H.753/S. 204) that would further strengthen that state's utility protections for seriously ill consumers. In the Maryland PSC docket RM86, parties are discussing improvements to the serious illness protection including a classification for those in hospice or near the end of life and who should never be disconnected.

¹¹ 220 Code Mass. Regs. 25.03(3). (“Certification of serious illness and infancy shall be conclusive evidence of the existence of the condition claimed unless otherwise determined by the Department after investigation.”).

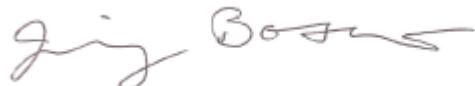
¹² 220 Code Mass. Regs. 25.05(1).

While unpaid arrearages are not ideal, it is not clear that the relatively small arrearages from Connecticut's medical protection are detrimental to consumers or the utility companies. Since utilities are entitled to cost recovery for bad debt, and since utilities pursue collections as detailed in the companies' slides,¹³ weakening of medical protections seems like an ineffectual way to attempt to improve utility finances. Diminishing these protections would harm the most vulnerable utility customers.

If the companies have particular concerns about abuse of medical protections, PURA could investigate and address these situations without adopting sweeping changes that would harm vulnerable customers.

In conclusion, we urge PURA to refrain from weakening the vital medical protections that help to keep vulnerable customers connected to essential utility service.

Respectfully submitted,



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¹³ Eversource Energy Joint with The United Illuminating Co, CNG and SCG, "Evaluation of Medical Protection 25-06-28 Technical Session Joint Overview, December 15th 2025," Docketed Correspondence, PURA Docket No. 25-06-28.