



Competitive Electric Supply

Sierra Moll

Energy Consumer Liaison

Energy and Ratepayer Advocacy Division

Office of Attorney General Andrea Joy Campbell

August 20th, 2026



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The Attorney General's Office (AGO)

The Attorney General's Office is an advocate and resource for ALL residents of Massachusetts.

- protecting consumers
- combating fraud and corruption
- investigating and prosecuting crime
- protecting the environment, workers, and civil rights



Attorney General Andrea Joy Campbell

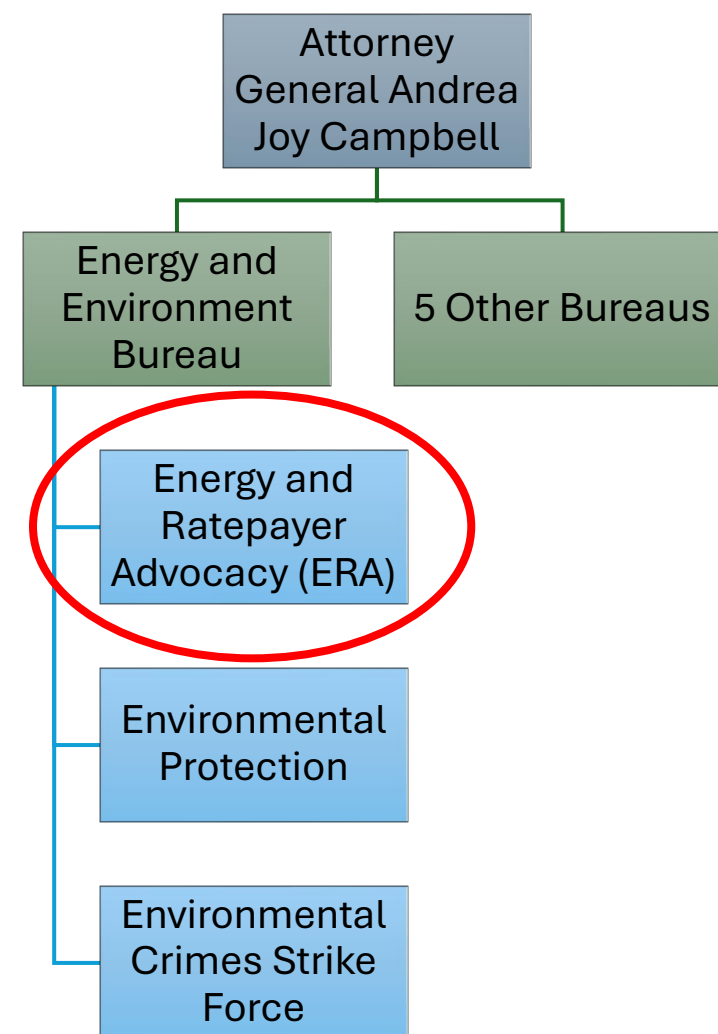


Who is the Energy and Ratepayer Advocacy Division (ERA) of the Attorney General's Office (AGO)?

In Massachusetts, the Attorney General is the statutory ratepayer advocate. She is expressly authorized by statute to intervene on behalf of utility ratepayers in both state and federal proceedings (i.e., the DPU and FERC). See Mass. Gen. Laws ch. 12, § 11E.

Our job:

- Advocate on behalf of Massachusetts ratepayers in administrative, regulatory, and judicial proceedings of investor-owned gas, electric, and water utilities
- Ensure that Massachusetts residents and businesses have access to affordable, reliable, and safe service
- Support an equitable and affordable clean energy transition
- Protect consumers from predatory energy company practices



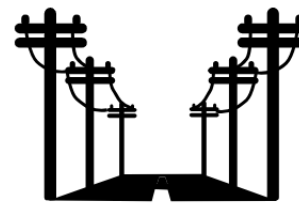
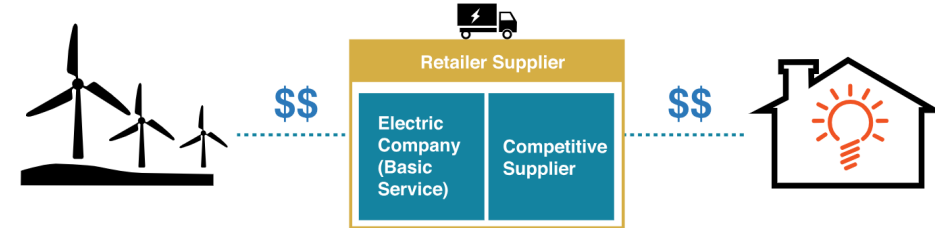


Electric Supply Overview



Your Bill Has 2 Sections: Supply and Delivery

- **Supply:** the cost of the amount of electricity that you use
 - Deregulated, cost is based on market prices
 - You can choose your supplier in MA
 - Different suppliers charge different amounts
- **Delivery:** the costs of infrastructure and labor that bring energy to your home; utility revenue; customer services; public policy programs
 - Rates are regulated by the Department of Public Utilities
 - Always provided through a utility company



Wires, poles,
other equipment

+



Metering

+



Billing

+

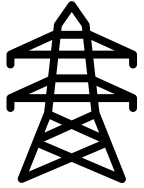


Customer
Service

Total Bill = Supply + Delivery



Electric Supply Options



Utility (Basic Service): An electric utility buys electricity on behalf of its customers



Municipal Aggregation/Community Choice Electricity: A city/town buys electricity on behalf of its residents

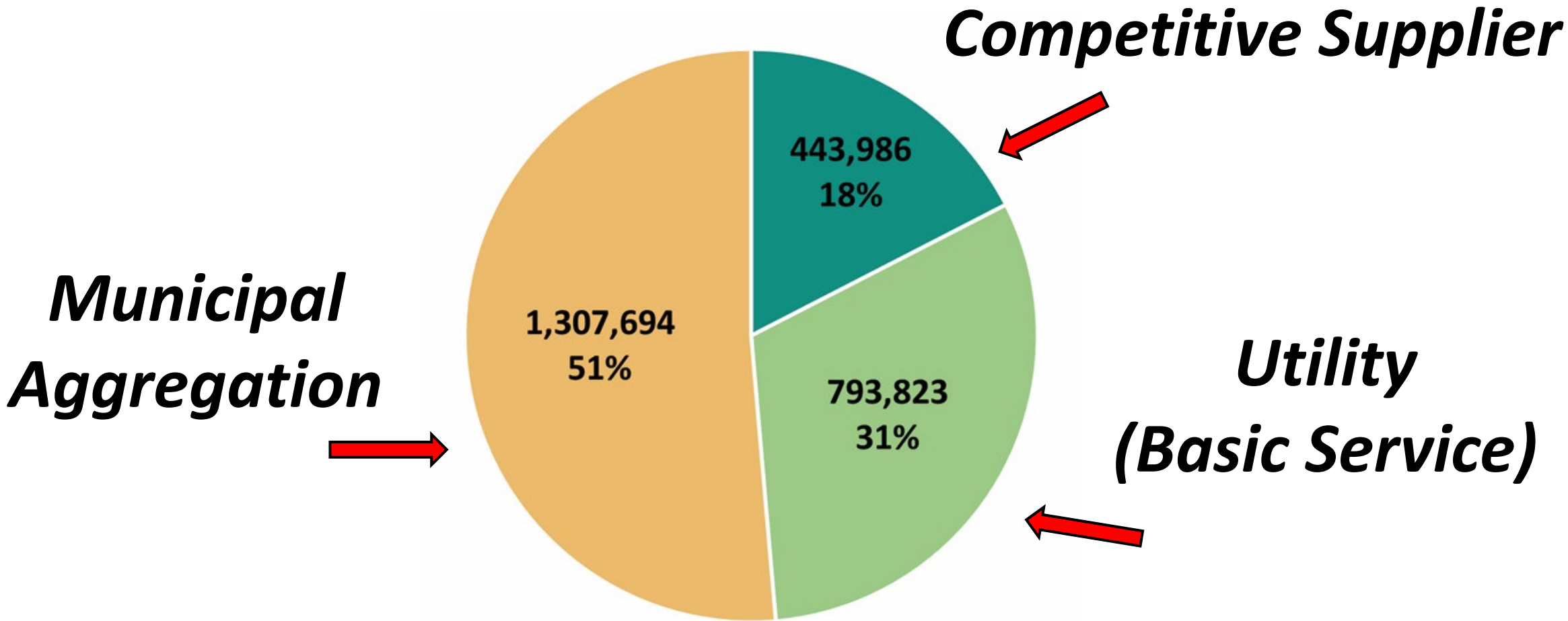


Competitive Electric Supply/Third-Party Electric Supply: An alternative supplier buys electricity and sells it at a retail rate to customers who sign a contract with them

On average, customers enrolled with a competitive supplier lose money compared to Utility and Municipal Aggregation customers, especially low-income residents, communities of color, and households that speak a language other than English at home

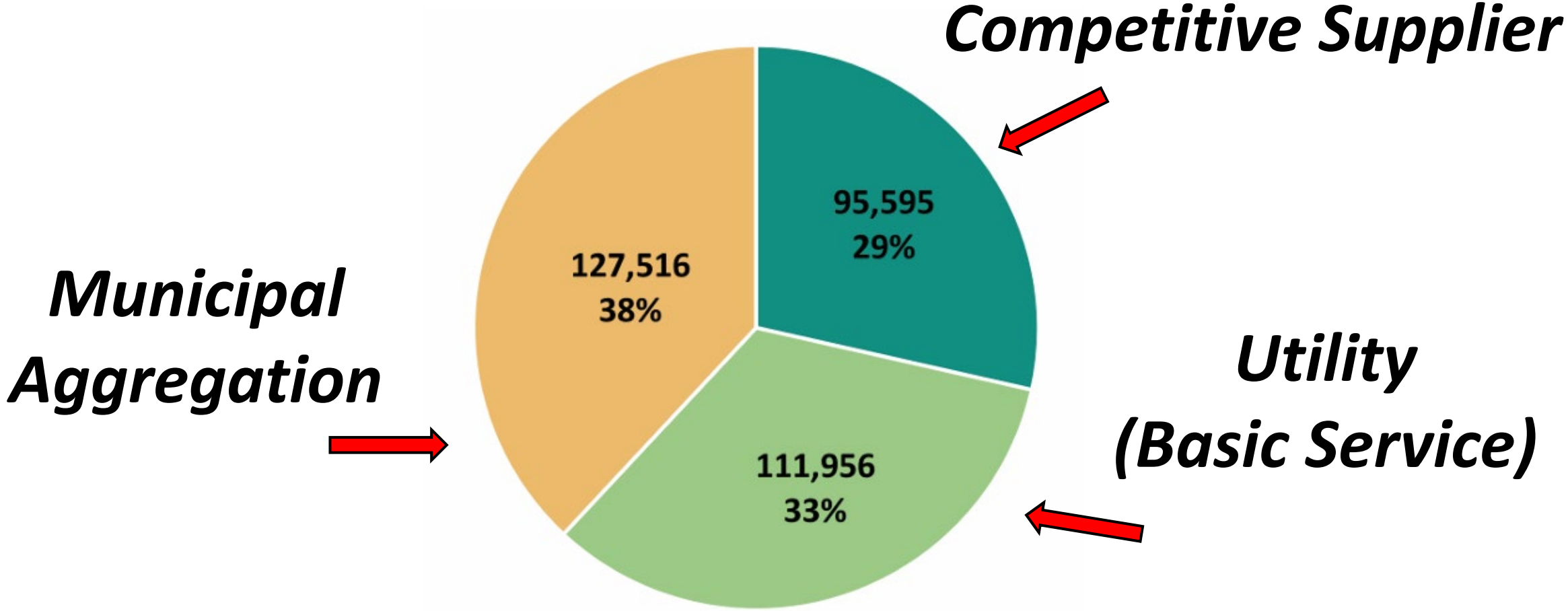


MA Customer Enrollment by Electric Supply Type





CS enrollment rates are higher for Low-Income Households





Checking Your Supplier (National Grid)

Utility (Basic Service)



Supply Services 			
SUPPLIER National Grid			
Basic Service Fixed	0.14821	x 699 kWh	103.60
Total Supply Services			\$ 103.60

Municipal Aggregation



Supply Services			
SUPPLIER	GREEN WORC ELECTRICITY AGGREGATION PROG P. O. BOX 180 TULSA, OK 74101		
PHONE	1-866-968-8065	ACCOUNT NO	00000-00000
Electricity Supply	0.15320	x 412 kWh	85.80
Total Supply Services			\$ 85.80





Checking Your Supplier (Eversource)


Municipal Program

Total Charges for Electricity

Supplier (BILLING FOR CITY OF BOSTON CCE)

Meter

Generation Service Charge

274 kWh X .14805

\$40.57

Subtotal Supplier Services

\$40.57


Competitive Supplier

Total Charges for Electricity

Supplier (ATLANTIC ENERGY MA, LLC)

Meter

Generation Service Charge

553 kWh X .50600

\$279.82

Subtotal Supplier Services

\$279.82



Checking Your Supplier (Unitil)


Municipal Program

	
ELECTRIC SUPPLIER SERVICE	PERIOD 03/09/23 - 04/05/23
Supplier Charges	
Fitchburg Cea - Constellation	156.00 kWh x \$0.17268 26.94
Total Current SS Charges	\$26.94


Competitive Supplier

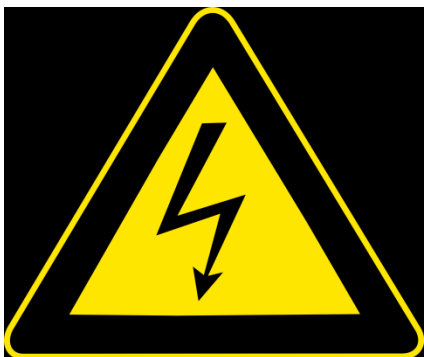
ELECTRIC SUPPLIER SERVICE	PERIOD 04/08/23 - 04/30/23
Supplier Charges	
ABC ENERGY COMPANY	291.00 kWh x \$0.16330 47.52
Total Current SS Charges	\$47.52
ELECTRIC SUPPLIER SERVICE	PERIOD 04/08/23 - 05/07/23
Supplier Charges	
Discount Rate Adj 34.5%	(21.63)
Total Current SS Charges	(\$21.63)
ELECTRIC SUPPLIER SERVICE	PERIOD 05/01/23 - 05/07/23
Supplier Charges	
ABC ENERGY COMPANY	93.00 kWh x \$0.16330 15.19
Total Current SS Charges	\$15.19



Choosing your electric supplier only impacts the **SUPPLY** part of your electric bill

If you pay a third-party supplier for your electric supply, you will still have to pay your electric utility for delivery

Competitive Electric
Supplier



Distributor



Consumer





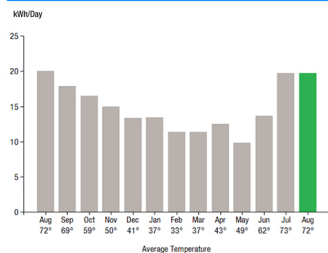
If you are enrolled in Municipal Aggregation or Competitive Supply, you will most likely pay a combined bill through your utility

EVERSOURCE

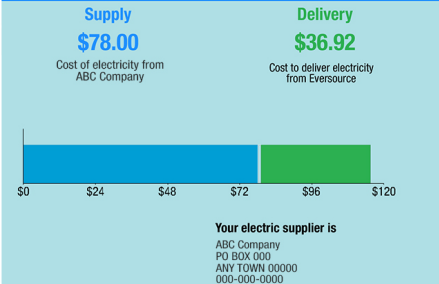
Account Number: 0000 000 0000
Statement Date: MM/DD/YY
Service Provided To:
JOHN J CUSTOMER

Total Amount Due by MM/DD/YY	\$114.92
Amount Due On MM/DD/YY	\$119.87
Last Payment Received On MM/DD/YY	-\$119.87
Balance Forward	\$0.00
Total Current Charges	\$114.92

Electric Usage History - Kilowatt Hours (kWh)



Current Charges for Electricity



Electric Usage Summary

This month your average daily electric use was 19.7 kWh. This month you used 1.5% less than at the same time last year.

News For You

On Aug. 1, the average customer using 600 kWh per month will see a decrease of approximately 4% or \$5 as new energy supply rates take effect. If your bill contains usage prior to Aug. 1, your cost of energy will reflect pricing from July and August. Manage your bill at Eversource.com/manage-cost. A new Electric Vehicle Program charge appears in the Delivery section of your bill. This new charge is effective July 1, 2024 and enables utilities to recover costs for programs that support the development and deployment of electric vehicle charging infrastructure in the Commonwealth.

Remit Payment To: Eversource, PO Box 56007, Boston, MA 02205-6007

EVERSOURCE

Account Number: 0000 000 0000

Please make your check payable to Eversource or to make your payment today visit Eversource.com. If mailing your payment, please allow up to 5 business days to post to your account.

Total Amount Due by MM/DD/YY	\$114.92
Amount Enclosed	

Eversource
PO Box 56007
Boston, MA 02205-6007

JOHN J CUSTOMER
ANY STREET
ANY TOWN MA 00000-0000

000000000000 0000000000 0000000000

nationalgrid

SERVICE FOR
SALEM MA 01970

BILLING PERIOD
Mar 2, 2022 to Mar 31, 2022

PAGE 2 of 2

ACCOUNT NUMBER 13 PLEASE PAY BY AMOUNT DUE
Apr 27, 2022 \$ 141.13

Enrollment Information

To enroll with a supplier or change to another supplier, you will need the following information about your account:
Location: NEMA/BOST
Acct No: Cycle: 4, FARI

Electric Usage History

Month	kWh	Month	kWh
Apr 21	501	Nov 21	502
May 21	485	Dec 21	496
Jun 21	485	Jan 22	623
Jul 21	718	Feb 22	547
Aug 21	688	Mar 22	541
Sep 21	658	Apr 22	502
Oct 21	515		

We offer a wide variety of payment plans for four or more months, including the standard plan, negotiated plans, and Balanced Billing. Budget or Balanced Billing is a great plan for heating customers that helps balance your seasonal bills.

Also Important! Si usted no entiende este aviso, llame a la compañía al: 1-800-322-3223.

Right to Dispute Your Bill

If you believe your bill is inaccurate or you wish to dispute all or part of your bill, including the time over which your arrearage is to be paid, please contact: National Grid at 1-800-322-3223 and request an investigation by a Company Complaint Officer. If you are not satisfied with the written decision or did not receive a written decision within 30 days, or if you continue to dispute the time over which your arrearage is to be paid, you have a right to appeal to the Massachusetts Department of Public Utilities, Consumer Division, One South Station, Boston MA 02110. Telephone 617-737-2836 or 1-877-888-5066 or TTY for the hearing impaired only 1-800-439-2370.

Department of Public Utilities

DPU regulations provide that a company may not terminate electric service for failure to pay any portion of a bill when a customer complaint or appeal is pending.

Arrearage Management Program (AMP)

Supply Service

SUPPLIER DYNEGY-SALEM
POWERCHOICE
P.O. BOX 650764
DALLAS, TX 75285
PHONE 866-220-5696 ACCOUNT NO

Electricity Supply

0.11317 x 502 kWh
Total Supply Services \$ 56.81

Explanation of General Billing Terms

KWH: Kilowatt-hour, a basic unit of electricity used.
Off-Peak: Period of time when the need or demand for electricity on the Company's system is low, such as late evenings, weekends and holidays.
Peak: Period of time when the need or demand for electricity on the Company's system is high, normally during the day, Monday through Friday, excluding holidays.
Estimated Bill: A bill calculated on your typical monthly usage rather than on an actual meter reading, usually rendered because we are unable to read your meter.
Meter Multiplier: A number by which the usage on certain meters must be multiplied by to obtain the total usage.
Demand Charge: Cost of providing electrical distribution equipment to accommodate your largest electrical load.
Supplier Service Charges consist of:
Generation Charge: The charge(s) to provide electricity to the customer by a supplier.
Delivery Service Charges are comprised of:
Customer Charge: The cost of providing customer related services such as metering, meter reading and billing. These costs are unaffected by the actual amount of electricity you use.
Distribution Charge: The cost of delivering electricity from the beginning of the Company's distribution system to your

Right To Electric Service

If you have a financial hardship you (or anyone presently and normally living in your home) have a Right to Electric Service in the following situations:
• During serious illness: Contact your registered physician, physician assistant, nurse practitioner or local Board of Health official and have them telephone the Company immediately at 1-888-211-1313. Within seven (7) days of the phone call your registered physician, physician assistant, nurse practitioner or local Board of Health official must certify in writing, to the Company, that serious illness exists. The certificate protects against termination for 90 days (180 days if chronic illness) and may be renewed. Your failure to renew certification of serious illness as set out above may result in your service being terminated.

home or business.
Transition Charge: Company payments to its wholesale supplier for terminating its wholesale arrangements.
Transmission Charge: The cost of delivering electricity from the generation company to the beginning of the Company's distribution system.
Energy Efficiency Charge: The cost of energy efficiency program services offered by the Company.
Renewable Energy Charge: A charge to fund initiatives which foster the formation, growth, expansion and retention of renewable energy and related enterprises.
Distributed Solar Charge: Recovers the cost of the Massachusetts solar program, including payments to owners of solar systems.
Electric Vehicle Charge: Recovers the cost of the Electric Vehicle Program, including rebates for installation of EV charging infrastructure and for off peak charging.
Notice About Electronic Check Conversion: By sending your completed, signed check to us, you authorize us to use the account information from your check to make an electronic fund transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.



Customer
Account Number
Bill Date
Next Meter Read Date

JOAN DOE
XXXXXXXXXX
04/11/23
05/09/23

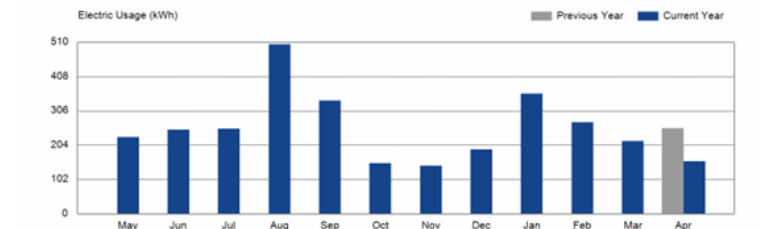
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BILL DETAIL

ELECTRIC SERVICE

ELECTRIC SERVICE	PERIOD 03/09/23 - 04/05/23	ELECTRIC SUPPLIER SERVICE	PERIOD 03/09/23 - 04/05/23
Delivery Charges		Supplier Charges	
Customer Charge	7.00	Fitchburg Gas - Constellation	150.00 kWh x \$0.17268
Distribution Charge	150.00 kWh x \$0.15925 24.85	Total Current SS Charges	26.94
Distributed Solar Charge	150.00 kWh x \$0.00567 0.88		
Energy Efficiency Charge	150.00 kWh x \$0.00250 0.39		
Renewable Resource Charge	150.00 kWh x \$0.00050 0.08		
Transmission Charge	150.00 kWh x \$0.03357 5.24		
Total Current EL Charges	\$38.44		

	Meter Number	Meter Reading Previous	Meter Reading Present	Meter Constant	Metered Usage	Number of Days	Metered Demand	Rate Code
Residential	XXXXXX	63595	63751		156.00 kWh	27		R1





Overview of Competitive Electric Supply Issues



Common Issues with Competitive Supply Contracts and Products

Contract
term length

Cancellation
Fees

Variable
Rates

Automatic
Renewals

These issues often lead to higher costs over the term of the contract compared to what customers would have paid if they stayed with Basic Service.



Common Issues with Competitive Supply Sales Practices

- Mislead customers to believe they will save money through low teaser rates that increase over time → customers lose money in the long run
- Sales representatives pretend to be from a utility
- Switch customers to supply services without the customers' knowledge or consent
- Aggressive sales tactics, such as refusing to leave a person's home or sending direct mailers impersonating an "urgent" or "final notice" bill
- Solicit in trusted community places (ex: outside grocery stores, at Red Sox games, festivals)
- Market electricity services as "green" or "renewable" without providing transparency about what makes it "green"



AGO Advocacy & Findings



8 Years of Reports on Competitive Supply Industry

[Read the 2026 Update to the Original Report →](#)

[Read the Attorney General's 2018 Report →](#)

[Read the 2019 Update to the Original Report →](#)

[Read the 2021 Update to the Original Report →](#)

[Read the 2023 Update to the Original Report →](#)

[Read the 2024 Update to the Original Report →](#)

[Read the 2025 Update to the Original Report →](#)

[File a consumer complaint →](#)

*Read the AGO's
Competitive Supply
Reports Here*





2026 Report Findings

Competitive Supply Report

*Massachusetts Attorney General's Office
of Andrea Joy Campbell*

Energy and Ratepayer Advocacy Division
Data analysis by Timothy Howington
March 2026



Throughout the last decade, MA utility customers overpaid their electric bills by over \$738.7 million

Competitive electric suppliers charge low-income customers higher rates than non-low-income customers

The competitive electric supply industry drives up costs for all ratepayers



Competitive supply customers have lost \$738.7M over the last 10 years

TABLE ES-1

NET CONSUMER LOSS FROM PARTICIPATION IN THE INDIVIDUAL RESIDENTIAL ELECTRIC SUPPLY MARKET COMPARED TO THE ELECTRIC DISTRIBUTION COMPANY’S BASIC SERVICE

	July 2015 - June 2016	July 2016 - June 2017	July 2017 - June 2018	July 2018 - June 2019	July 2019 - June 2020	July 2020- June 2021	July 2021- June 2022	July 2022 - June 2023	July 2023 - June 2024	July 2024 - June 2025	Ten-Year Total Net Loss
Total Net Consumer Loss	\$65.4 m	\$111.4 m	\$76.2 m	\$87.0 m	\$85.7 m	\$99.5 m	\$82.8 m	-\$30.4 m	\$73.7 m	\$87.4 m	\$738.7 m



Average losses by household over the last 10 years

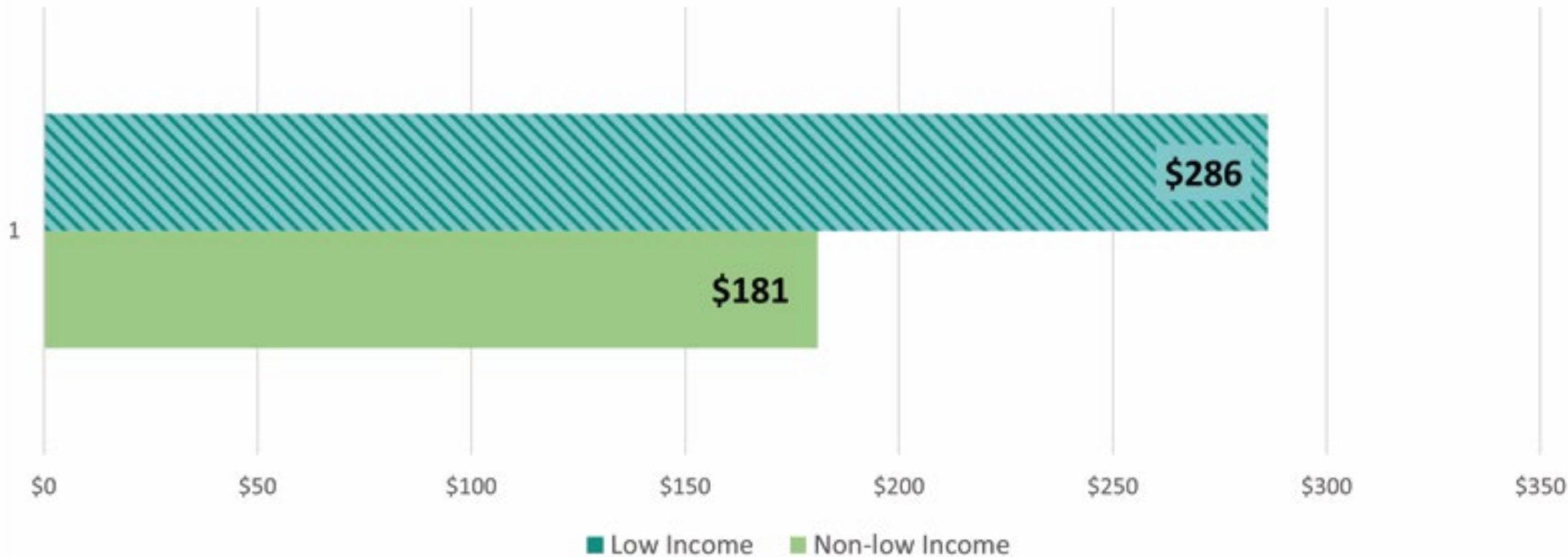
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
July 2015 - June 2016	July 2016 - June 2017	July 2017 - June 2018	July 2018 - June 2019	July 2019 - June 2020	July 2020 - June 2021	July 2021 - June 2022	July 2022 - June 2023	July 2023 - June 2024	July 2024 - June 2025
\$134	\$226	\$155	\$187	\$190	\$231	\$202	-\$80	\$185	\$197



On average, third-party suppliers charge Low-Income Customers more than Non-Low-Income Customers

FIGURE 2.1

LOW-INCOME AND NON-LOW-INCOME CONSUMER AVERAGE ANNUAL LOSS



Top 10 Municipalities with Highest Competitive Supply Enrollment

GEOGRAPHIC ANALYSIS

TABLE 2.2

TEN MUNICIPALITIES WITH THE HIGHEST AGGREGATE NET CONSUMER LOSS - ALL INCOMES (APRIL 2025)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	Percent Premium	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Boston	\$948,982	\$21.68	\$0.0531	40%	16%	43,773
Springfield	\$531,604	\$35.33	\$0.0676	57%	57%	15,048
Worcester	\$309,372	\$17.30	\$0.0356	24%	25%	17,883
Brockton	\$210,463	\$18.40	\$0.0424	29%	34%	11,439
New Bedford	\$174,633	\$19.29	\$0.0550	41%	25%	9,054
Lynn	\$173,328	\$17.97	\$0.0418	28%	28%	9,645
Lawrence	\$169,513	\$18.15	\$0.0445	30%	34%	9,342
Lowell	\$168,088	\$17.77	\$0.0447	30%	24%	9,461
Framingham	\$148,135	\$25.40	\$0.0528	40%	23%	5,831
Barnstable	\$134,333	\$26.86	\$0.0479	36%	21%	5,002



Supporting a Client



How can you support a client enrolled with Competitive Supplier?

Utility Bill Check-Up

3-Way-Call with Resident and their Current Supplier

Support with enrollment in local Municipal Aggregation program, if available and desired

Call utility to put a Supply Block on resident's account

File a complaint with the AGO



What is a Utility Bill Check-Up?

A Utility Bill Check-Up is a free, 1-on-1 review of a resident's gas and electric bills to ensure they are paying the lowest possible price for their energy.

The goals of a Utility Bill Check-Up are to:

- ❖ Answer questions and improve bill literacy
- ❖ Identify issues/areas of concern
- ❖ Help a resident take direct action to access saving opportunities (e.g. exit predatory supply contracts, enroll in discounted utility rates, participate in the Mass Save[®] program)



Switching Suppliers

1. **If a resident is enrolled with a predatory third-party electric supplier and wants to cancel their contract → help them exit their electric supply contract**
 - Be aware of cancellation fees
 - Once unenrolled from the third-party supplier (takes 1-2 billing cycles to show up on bill):
 - Resident is automatically returned to Basic Service
 - Can choose to stay in Basic Service or enroll in their local Municipal Aggregation program (if available)
 - Call utility to place Supply Block on resident account
2. **If a resident is enrolled in Basic Service and wants to switch to Municipal Aggregation → Help them switch to their local municipal aggregation program and select the rate that aligns with their needs (affordability, more renewable electricity)**



How to File a Consumer Complaint with the AGO

Have a complaint about a business?

Includes energy-related businesses (utility, third-party electric supplier, solar company, or home improvement contractor)



File a complaint with the Attorney General's Office

<https://www.mass.gov/how-to/file-a-consumer-complaint>

Consumer Hotline: (617) 727-8400

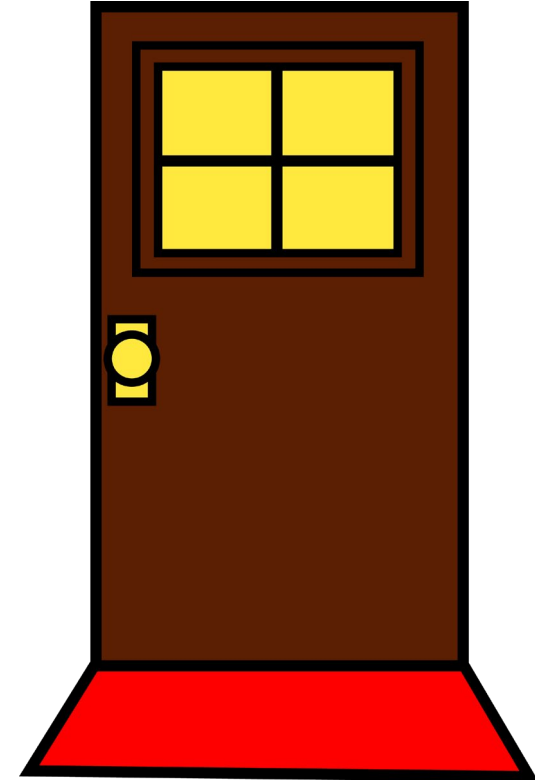


Consumer Protection and Education



Consumer Protection Tips

- **Beware of impersonators:** Your utility will never go door-to-door-asking to see your bill
- **Do not share personal or financial information** over the phone or to in-person sales representatives
- **Post a “No Soliciting” sign**
- **Protect your utility account number**
- **Call your utility and request to put a “Supply Block” on your account**, which prevents your account from being switched to a different supplier without your authorization
 - National Grid: (800) 322-3223
 - Eversource (East): (800) 592-2000
 - Eversource (West): (877) 659-6326
 - Unitil: (888) 301-7700





Opt out of Customer Information Sharing Lists

- **Eversource (East):** Call (800) 592-2000
- **Eversource (West):** Log onto Eversource.com
 - Go to 'Account and Billing' and click or tap on 'Manage your Bill'
 - Click or tap on the tile 'Manage Your Online Account'
 - Click or tap the plus sign (+) next to 'Privacy/Supplier Settings' to expand the section
 - Click or tap the checkbox that appears in the 'Privacy' section.
- **National Grid:** Online Form (top right QR code)
- **Unitil:** Online Form (bottom right QR code)





Competitive Supply Fact Sheets



COMPETITIVE ELECTRIC SUPPLY FACT SHEET

What you should know about third-party electric suppliers



What charges are on my electric bill?

- **Supply:** the cost of the actual electricity used
- **Delivery:** the cost of bringing electricity to your home, electric system maintenance, utility services, and public policy programs – always provided by your electric utility



What are my electric supply options?

Residential electric customers can choose to buy electric supply from 3 sources:

- **Fixed Basic Service:** electric supply from your electric utility
- **Municipal Aggregation/Community Choice Electricity:** electric supply from your city or town (if available)
- **Competitive Supply:** electric supply from a third-party electric supplier



Will I save money with a competitive supplier?

The Attorney General's Office has found that most competitive supply customers lose money in the long run. Our annual reports show that some households are even more likely than others to pay higher rates with competitive electric suppliers:

- Low-income customers
- Limited English-speaking customers
- Communities of color



Be aware of aggressive and misleading sales tactics

- Be cautious of telemarketing calls, door-to-door sales, tabling, mailings, Internet ads, and in-person interactions at retail stores and events
- Misleading sales tactics may include promising savings on your electric bill, offering gift cards/rewards in return for enrollment, and pretending to be a utility company
- Look out for unexpected price increases, automatically renewing contracts, and high cancellation fees
- Call your utility asking to block your account from unwanted supplier switches

**LEARN
MORE**

Resources from the Attorney General's Office (AGO):

- <https://www.mass.gov/competitive-electric-supply>
- <https://www.mass.gov/info-details/frequently-asked-questions-about-electric-and-gas-utilities>
- Consumer Complaint Hotline: (617) 727-8400



COMPETITIVE ELECTRIC SUPPLY DATA SHEET

Low-income communities, communities of color, and Limited English Proficiency communities are more likely to be enrolled in competitive supply than the rest of the state. These customers often pay higher rates than other competitive supply customers.

Low-income households represent about 12% of electric customers yet 18% of all competitive supply customers.

From July 2023 to June 2024, 26% of low-income households participated in competitive supply compared to 15% of non-low-income households.

Average Yearly Loss for Customers with Competitive Supply (July 2023 – June 2024)

Non-Low-Income Households

\$178

Low-Income Households

\$244

DOLLARS 0 100 200 300

Note: Loss is compared to what customers would have paid if they stayed on their utility's supply rate

Source: 2025 Update to the Attorney General's Report on Competitive Supply

**LEARN
MORE**

Resources from the Attorney General's Office (AGO):

- <https://www.mass.gov/competitive-electric-supply>
- <https://www.mass.gov/info-details/frequently-asked-questions-about-electric-and-gas-utilities>
- Consumer Complaint Hotline: (617) 727-8400



AGO Resources

- Bi-annual newsletters:



[Winter 2025-2026 Edition](#)



[Summer 2026 Edition](#)



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- AGO FAQ Pages



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*Featuring Fact Sheets in English, Cape Verdean Creole, Haitian Creole, Khmer, Portuguese, Simplified Chinese, Spanish, and Vietnamese



Stay in Touch!

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- Request a presentation:
 - Utility Bills 101
 - Avoiding Utility Scams
 - Competitive Electric Supply
 - Solar Energy and Consumer Protection
 - How to Perform a Utility Bill Check-Up



Questions?