

# EAAC: Data Analysis & Regulatory Review Billing Rules - Part 7 Data

7/21/2022



# Part 7: Billing Rule Protections

## Energy Assistance & Shutoff Protection Programs for Residential Customers

- Listing & Notice of energy assistance programs (R 460.128/129)
- Medical Emergency (R 460.130)
- Critical Care Shutoff Protection (R 460.130a)
- Low-income Winter Protection Plan (R 460.131)
- Senior Winter Protection (R 460.132)
- Military Customer Protection (R 460.133)
- Extreme Weather Condition Policy (R 460.134)



# Part 7 Utility Data Request

Medical Emergency	Point in Time for Measurement (MEGA Interpretation)
Number of customers enrolled	How many granted throughout the entire year ***1
Number of customers denied	customer could be counted multiple times up to six***
Total dollars in arrears	May be pulled manually, or may not even exist
	Dollars in arrears as of March 31 of Each Year
Critical Care	
Number of customers enrolled	How many granted throughout the entire year
Number of customers denied	May be pulled manually, or may not even exist
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year
Winter Protection Plan	
Number of customers enrolled	Number of customers identified as of March 31st (from Quarterly Report)
Number of defaults	Jan 1st - Dec 31st
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year
Optional Shutoff Protection Plan	
Number of customers enrolled	As of March 31st of Each Year
Number of defaults	Jan 1st - Dec 31st
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year
Senior Winter Protection	
Number of customers identified	Number of customers identified as of March 31st
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year
Military Protection	
Number of customers enrolled	How many granted throughout the entire year
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year
Extreme Weather Policy	
Number of days policy was activated	How many days this was activated



# Medical/Critical Care: Medical Hold Form

## Medical Emergency Form\*:

[https://www.michigan.gov/mpsc/-/media/Project/Websites/mpsc/regulatory/rules-laws/Medical\\_Hold\\_Form\\_Template\\_Fillable.pdf](https://www.michigan.gov/mpsc/-/media/Project/Websites/mpsc/regulatory/rules-laws/Medical_Hold_Form_Template_Fillable.pdf)

Company Logo	<b>Medical Certification Form</b> To Physicians and Public Health Officials: This form has been approved by the Michigan Public Service Commission for your use in verifying a medical condition of this patient that justifies a hold on shutting off utility service.
<b>FOR SERVICE TO REMAIN ON, ALL SECTIONS OF THIS FORM MUST BE COMPLETED, LEGIBLE AND RETURNED TO THE UTILITY WITHIN 3 BUSINESS DAYS. INCOMPLETE FORMS WILL NOT BE CONSIDERED.</b>	
<i>I understand that (Utility) cannot guarantee continuous utility service and it is my responsibility to maintain a backup system or have an alternate plan in the event of such loss. Use of this certificate form does not provide any rights to the customer regarding service restoration in the event of an unexpected outage.</i>	
<b>Section 1: the following information is to be completed by the Patient</b>	
Patient's name: _____	Birthdate: _____
Relationship to Customer (Account holder) <input type="checkbox"/> Self <input type="checkbox"/> Other _____	
Home/Cell ( ) _____	Work ( ) _____
<small>I hereby authorize my health care provider(s) to release the medical information included on this medical certification FORM to my utility, or third parties authorized by the utility, to assist with the review, approval, and processing of this request. I understand that continuous utility service is not guaranteed and it is my responsibility to maintain a backup system or have an alternate plan in the event of a loss of utility service. I certify that the patient lives at the address listed below and that all information provided is accurate. If I meet the conditions for a Critical Care hold, I also agree to notify the company when this medical hold is no longer necessary.</small>	
Signature: _____	Date: _____
Patient/Legal Guardian/Power of Attorney	

<b>Section 2: the following information is to be completed by the customer (Account Holder)</b>	
Customer Name (printed) _____	
Customer Address _____	
City, State, Zip _____	
Home/Cell Phone ( ) _____	Work Phone ( ) _____
Home Email: _____	Type of Service: _____
Account Number: _____	<input type="checkbox"/> Electric <input type="checkbox"/> Gas
<small>I certify the information above is accurate AND the patient is the customer of record or a household member of the customer of record residing at this address.</small>	
Customer Signature: _____	Date: _____
<small>Approval of this form does not prevent shut offs indefinitely. You must take steps to resolve unpaid bills to avoid service termination in the future. We encourage you to visit our website or contact United Way at 211 to find available programs to assist with paying utility bills.</small>	

<b>Section 3: the following information is to be completed by a Physician or Public Health Official</b>	
<b>Please Select One of the following conditions by checking one of the boxes below:</b>	
<input type="checkbox"/> <b>Medical Emergency Patient</b>	<small>Patient suffers from an existing medical condition that will be aggravated by the lack of utility service. A utility shall postpone disconnection for no longer than 21 days if the customer or member of customer's household has a certified medical emergency. Please note, additional certificates are required to extend postponement of shutoff. Postponement of shutoff for medical emergency conditions shall not exceed 63 days.</small>
<small>I certify that the patient has the following medical emergency condition(s) that will be aggravated by the loss of electricity and/or natural gas service.</small>	
Condition(s): _____	
Equipment: _____ Time Period: _____	
<input type="checkbox"/> <b>Critical Care Patient</b>	<small>Patient uses life-supporting medical equipment at home and termination of the utility service would be immediately life threatening. Disconnection of utility service for Critical Care customers shall be postponed on an annual basis. (A new Medical Certification Form must be completed and submitted annually to be renewed.)</small>
<b>The following life-support system(s) or medical equipment is/are used by the patient:</b>	
Equipment: _____	
<b>Additional comments (if any):</b> _____	
Check one: <input type="checkbox"/> Physician <input type="checkbox"/> Public Health Official License #: _____	
Physician name: _____ Name and Job title (if not a physician): _____	
Business address: _____	
Business phone: _____ Fax: _____	
<small>I certify that the patient identified on this form has been examined by me and to the best of my knowledge, information provided is true, and that, in checking the selected box and signing this form, the patient meets the criteria of a "Medical Emergency Patient" or a "Critical Care Patient."</small>	
Signature: _____	Date: _____

\* Medical form can be found via utility and Commission website



# Data Analysis and Regulatory Review - DARR

Part 7 Protections

July 21, 2022

## Executive Summary

- Billing Rules Part 7 data request
- We employ many tactics to ensure our customers are aware of the different assistance options available to them; This includes sending out our payment assistance bill insert on an annual basis which includes the part seven protections
- We have found our customers are often more successful with protections and plans outside of the part 7 protections. Our affordable payment plan (low income self-sufficiency plan) is by far our most successful offering
- Although protections like critical care, medical emergency and military service holds protect customers from service interruption, they often result in large arrears growth resulting in the customers being in a worse position when the protection ends
- Due to the pandemic over the past two years, we have provided additional flexibility to some of the part 7 protections, unfortunately this flexibility has resulted in lower success rates and higher arrears growth

## Billing Rules Part 7 data request

DARR Data Request - Billing Rules Part 7			
	2019	2020	2021
<b>Medical Emergency</b>			
Number of customers enrolled <sup>1</sup>	2,373	509	490
Number of customers denied <sup>1</sup>	4,511	1,465	1,305
Total dollars in arrears <sup>2</sup>	\$ 3,805,588	\$ 1,059,444	\$ 1,246,013
<b>Critical Care</b>			
Number of customers enrolled <sup>1</sup>	210	122	188
Number of customers denied <sup>1</sup>	233	130	101
Total dollars in arrears <sup>2</sup>	\$ 521,635	\$ 435,524	\$ 732,864
<b>Winter Protection Plan</b>			
Number of customers enrolled <sup>3</sup>	934	332	206
Number of defaults <sup>4</sup>	1,740	685	459
Total dollars in arrears <sup>2</sup>	\$ 1,267,097	\$ 394,693	\$ 240,169
<b>Optional Shutoff Protection Plan</b>			
Number of customers enrolled <sup>3</sup>	79,439	87,250	90,251
Number of defaults <sup>4</sup>	143,152	118,113	126,615
Total dollars in arrears <sup>2</sup>	\$ 79,219,000	\$ 74,626,752	\$ 71,832,724
<b>Senior Winter Protection</b>			
Number of customers identified <sup>3</sup>	751,585	778,985	801,588
Total dollars in arrears <sup>2</sup>	\$ 69,812,541	\$ 62,328,653	\$ 62,363,566
<b>Military Protection</b>			
Number of customers enrolled <sup>1</sup>	3	-	5
Total dollars in arrears <sup>2</sup>	\$ 716	\$ -	\$ 45
<b>Extreme Weather Policy</b>			
Number of days policy was activated	6	-	-

- Although COVID was added to the list of conditions for a medical emergency lock, most customers opted for other plans or protections that were easier to obtain during the pandemic
- Historically we have not seen high enrollment in the Winter Protection Plan, as our Optional Shutoff Protection Plan (Shut off protection plan – SPP) is more appealing to customers
- We have only officially enacted the extreme weather policy six times in the past three years, we have elected to stop disconnects for a total of 18 days based on leadership discretion due to high or low temperatures

# We employ many tactics to ensure our customers are aware of the different assistance options available to them; This includes sending out our payment assistance bill insert on an annual basis<sup>1</sup> which includes the part seven protections

"I want to reduce my bills by using less energy..."

**Home Energy Consultation (HEC)**  DTE Energy offers FREE home energy consultations to provide a personalized overview of ways to save on your monthly energy bill. You may also receive free energy savings products (up to a \$400 value). Call **866.796.6512** (press option 1) or schedule online at [dteenergy.com/hec](https://dteenergy.com/hec).

**ENERGY SAVING REBATES**  
**LED Lighting Discount**  
Get instant discounts on ENERGY STAR<sup>®</sup> certified light bulbs at participating retailers. Learn more at [dteenergy.com/lightingdiscounts](https://dteenergy.com/lightingdiscounts)

**Appliance Recycling Rebates**  
Recycle your old working fridge or freezer for free and you'll receive a \$50 check. Learn more at [dteenergy.com/recycle rebates](https://dteenergy.com/recycle rebates)

**Heating and Cooling Rebates**  
Get rebates up to \$500 when you upgrade to a high-efficiency furnace, boiler, air conditioner, or water heater. Learn more at [dteenergy.com/hvac rebates](https://dteenergy.com/hvac rebates)

**Insulation and Windows Rebates**  
Get rebates for adding insulation and upgrading to energy efficient windows. Learn more at [dteenergy.com/insulation rebates](https://dteenergy.com/insulation rebates)

**ENERGY STAR Appliance Rebates**  
Get rebates from \$20 to \$50 on qualifying clothes, clothes dryers, room air conditioners, dehumidifiers, air purifiers, pool pumps, and Wi-Fi enabled thermostats. Learn more at [dteenergy.com/appliances rebates](https://dteenergy.com/appliances rebates)

## SAVE ON YOUR ENERGY BILL

**DTE Marketplace**  
Customers receive instant rebates on products selected by DTE. Save on light bulbs, thermostats, outlets and more. Looking for a new fridge or freezer? Check the Comparison Tool to find the most energy efficient models. Visit [dtemarketplace.com](https://dtemarketplace.com)

**DTE Insight**  
The DTE Insight app and Energy Bridge connect to your home's smart meter to show your energy use and give you the information you need to make decisions to save on your energy bill. Download the Insight app and request the Energy Bridge today. Learn more at [dteenergy.com/insight](https://dteenergy.com/insight)

**ENERGY ASSISTANCE PROGRAMS**  
The following agencies may provide energy assistance or connect you to other agencies across the state who may be able to help:  
• **United Way of Southeastern Michigan** - call **844.214.6594**   
• **The Heat and Warmth Fund (THW)** - call **800.866.THAW (8429)** or visit [theheatfund.org](https://theheatfund.org)   
• **Salvation Army** - call **855.929.1640** or visit [salvation.org/www/energy-assistance](https://salvation.org/www/energy-assistance)   
• **Trussardi** - call **221.355.5800** or visit [trussardi.org](https://trussardi.org)   
• **Michigan Community Action** - visit [mcaa.org](https://mcaa.org)   
• **The Accounting Aid Society** - in SE Michigan call **866.673.0873**

## ADDITIONAL RESOURCES

**GreenPath Financial Wellness**   
You may qualify to receive budget counseling, debt management and credit report help. Call **888.235.1003** for information.  
**Lifeline**   
This program makes basic local telephone service more affordable for Michigan families at or below 150% the federal poverty level. Contact your local telephone company for more information.

**"Do I qualify for help?"**  
Check your income to see if you are eligible\*

Number of household members who are families	Maximum Income (2021-2022) Annual	Maximum Monthly Income (2021-2022) (100% Low Income) Monthly	Maximum Monthly Income (2021-2022) (150% FPL)
1	\$14,969	\$1,247	\$2,246
2	\$19,362	\$2,777	\$2,902
3	\$24,556	\$2,744	\$3,658
4	\$28,150	\$3,311	\$4,414
5	\$34,144	\$3,878	\$5,170
6	\$39,138	\$4,445	\$5,926
<b>Unaffordable Food Budget</b>	\$4,934	\$567	\$756

\*Some non-profit agencies might provide assistance to households with a higher income level. Please contact the agency for details.



## 2021-2022 Payment Assistance Programs

- Proactive outreach
  - Outbound call campaigns
  - Automated letter campaigns
  - Email blasts
  - Virtual and live customer assistance days
- Accessibility tactics
  - SER (State Emergency Relief) navigation
  - Data sharing
  - Community/faitn-based partnerships
- Tailored call handling
  - Automated solutions to suggest next best action
  - Specialized training

**Trouble paying bills?**  
**Don't wait... ask for help!**

DTE Energy, along with government and private agencies, can provide assistance with paying your energy bill. Visit [dteenergy.com/help](https://dteenergy.com/help) or call us at **800.477.4747**.

Please use this guide to learn more about the programs that can help you.


-  Income-based Program
-  Senior Assistance Program
-  Military Eligibility Program
-  General Assistance Program


**"I'm active duty military or a veteran..."**


**Active Military Protection**   
If you are called to full-time active military duty during a national or state emergency you can apply for disconnect protection for up to 90 days. You can then reapply for extensions of this protection.


**Michigan Veteran's Trust Fund**   
This program provides temporary assistance if you are a veteran facing a financial emergency or hardship including payment of energy bills. Visit [michiganveterans.com](https://michiganveterans.com) or call Michigan Veterans Trust Fund at **517.264.5299**.


**"I'm behind on my energy bills..."**


**COVID Emergency Rental Assistance (CERA)**   
If you rent your home and are behind on your rent or energy bills, you could qualify for CERA financial aid. Go to [michigan.gov/CERA](https://michigan.gov/CERA) to learn more and apply.


**Shutoff Protection Plan (SPPP)**   
If you are below 200% of the federal poverty level<sup>1</sup>, this plan provides year-round protection from service disconnections; if monthly payments are met. You will need to pay a down payment to enroll - the amount of which will affect monthly payments. Visit [dteenergy.com/SPP](https://dteenergy.com/SPP) for information.

**Winter Protection Plan (WPPP)**   
This is designed to prevent service disconnection during the heating season for low-income customers below 150% of the federal poverty level. During this period, you must pay a budgeted amount.


**Senior Winter Protection Plan**   
This program protects all customers aged 62+ from disconnections during the winter months. You are encouraged to pay your monthly bill in order to avoid a large balance in the spring and reduce the risk of service interruption.


**Double-Notice Protection Plan**   
You can ask us to send a copy of your disconnect notice to a consenting friend, relative or agency. This person or group is not responsible for paying an overdue bill; the duplicate simply alerts them to your situation.


**State Emergency Relief (SER)**   
Provides immediate help if you meet federal income guidelines<sup>2</sup> and have a past due bill or disconnect notice. Contact the Department of Health and Human Services (DHHS) at **855.275.6424** or visit [www.michigan.gov](https://www.michigan.gov).


**Michigan Energy Assistance Program (MEAP)**   
If you submit a State Emergency Relief Application, you may be eligible for additional assistance through MEAP; it is designed to help you become more self-sufficient through education on how to pay bills on time, budgeting and becoming more energy efficient. Go to [www.michigan.gov/energyassistance](https://www.michigan.gov/energyassistance) for more information.

**"I live on a fixed income and need help paying my energy bill..."**

**Low Income Self-Sufficiency Plan**   
If you are 150% below the federal poverty level<sup>1</sup>, this program allows you to keep up with energy bills through a fixed payment plan based on income and energy use. Visit [dteenergy.com/hip](https://dteenergy.com/hip) for information.

**Payment Agreement**   
A Payment Agreement is an installment plan available for all customers needing additional time to bring their account up to date. You must make a down payment and agree to pay the remaining balance in monthly installments, plus your current energy charges and any non-energy charges, on the same date your current bill is due.

**Residential Income Assistance Credit (RIA)**   
If you are below 150% of the federal poverty level<sup>1</sup>, you may qualify for a \$7.50 per month credit on your electric account and/or a \$12.25 per month credit on your gas account.

**Low Income Weatherization Assistance Program**   
This program provides free home energy conservation services if you have an income below 200% of the federal poverty level<sup>1</sup>. Visit [energy.gov/energysaver](https://energy.gov/energysaver) for information.

**Home Heating Credit (HHC)**   
If you are below 110% of the federal poverty level<sup>1</sup>, you may be eligible for a home heating credit for the 2020 tax year to help pay winter heating bills. File anytime between 1/19/22 - 9/30/22. If you are approved and receive an energy draft, please return it with a postmark of 12/31/21 to make sure you receive the credit in full. Contact United Way or the Accounting Aid Society if you need help filing.

**Customer Assistance Days (CAD)**   
Attend a Customer Assistance Day to receive energy case management solutions, energy saving tips and payment help. Visit [dteenergy.com/CAD](https://dteenergy.com/CAD) for more information and list of upcoming CAD events.

**"I've experienced a medical emergency..."**

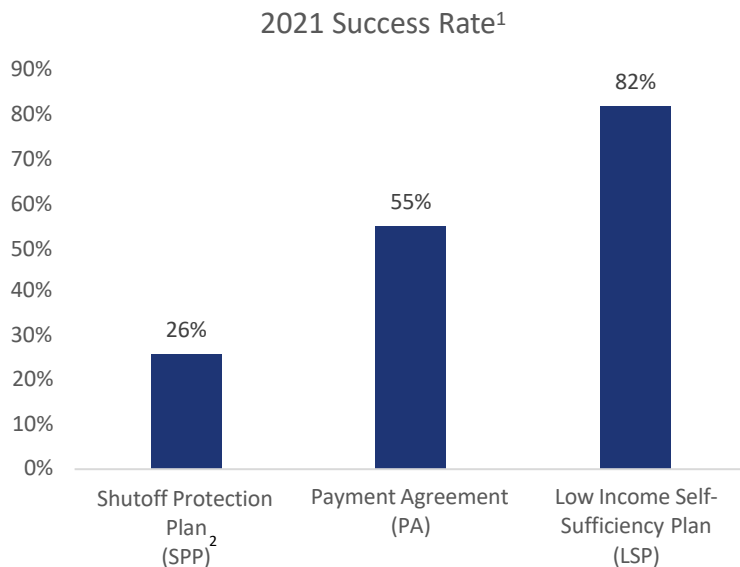
**Critical Care Protection**   
If you require a life support system in your home, you may be eligible for annual shutoff protection. You will need a Medical Certification Form completed by your physician or a medical professional.

**Medical Emergencies**   
If you have a proven medical emergency, you can apply for shutoff protection for up to 21 days. You will need to provide written proof from a doctor or public health official identifying the nature of the emergency.

1. Our agency and community partners also have copies of the payment assistance bill insert and share with customers as needed



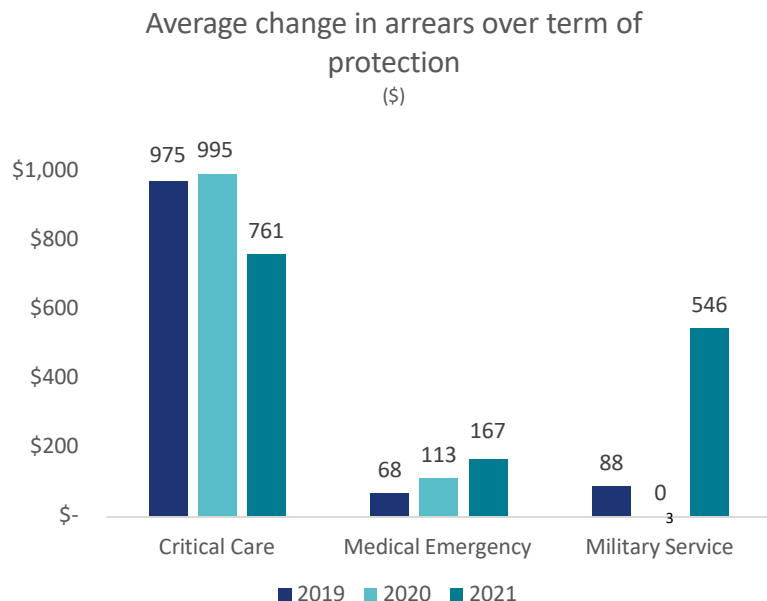
We have found our customers are often more successful with protections and plans outside of the part 7 protections. Our affordable payment plan (low income self-sufficiency plan) is by far our most successful offering



- There are a few main differences between these plans that add to the varying success rates
  - Our affordable payment plan (APP) – LSP is not only income based but also includes arrears forgiveness, a flat monthly plan amount and additional wrap around services
  - SPP results in a flat monthly plan amount as well but, it spreads a customer's past due balance over the term of their plan and estimates their monthly usage. This plan requires 10% or 20% down payment.
  - PA requires a customer to pay their current charges, as well as a portion of their past due balance over a term from 2-6 months. This plan requires a 50% down payment.

1. These rates exclude move out, bill correction, customer request and transfers. Success rate for SPP and PA refers to customers who did not fail the plan at any time during the term, and for LSP represents customers who's made their monthly payments on time for the 12 months reviewed  
2. In December of 2021 the following changes were made to SPP – plan length was modified to 12 months from 24 months, and missed payments were dropped from 2 to 1

Although protections like critical care, medical emergency and military service holds protect customers from service interruption, they often result in large arrears growth resulting in the customers being in a worse position when the protection ends

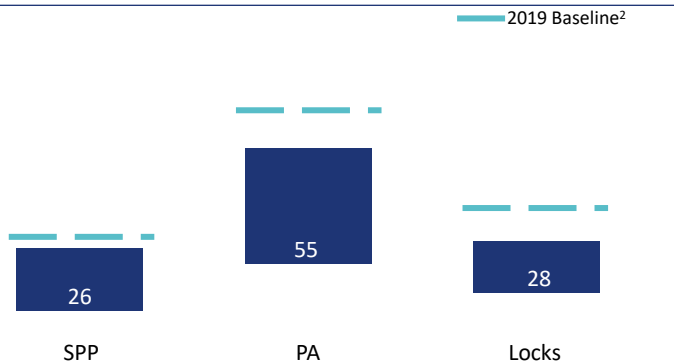


- These protections remove customers from the collection process, therefore protecting them from shutoff
- Customers are not required to make payments while enrolled in these protections
- The main difference between the protections is their length
  - Critical Care Protection – 365 days
  - Medical Emergency – 21 days
    - Can be used for additional household members, not to exceed a total of 6 locks per year
  - Active Military Protection – 180 days
    - Rule requires 90 days for up to two times annually
- Unfortunately, the longer the term of the protection, often the larger a customers arrears grow

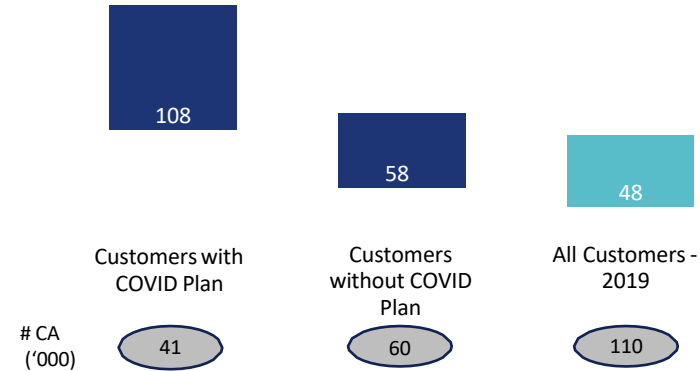
1. No military locks were granted during 2020

Due to the pandemic over the past two years, we have provided additional flexibility to some of the part 7 protections, unfortunately this flexibility has resulted in lower success rates and higher arrears growth

**Success Rate Jan 21 to Dec 21 (%)**



**Net Arrears<sup>1</sup> growth in SPP/PA from Jan 21 to Dec 21 (\$/CA)**



- During COVID we allowed flexibility in the amount paid to enroll in a plan and granted additional locks as needed
- When comparing these modified protections to historical protections we found they resulted in:
  - Lower success rates
  - Higher arrears growth

1. Net arrears growth graph does not include lock arrears

2. Baseline success rate for SPP and PA is based on completed plans in 2019. Baseline for locks is based on 21-day full balance locks issued in 2019. The baseline success rate for SPP, PA and Locks is 27%, 64% and 35%, respectively

## Appendix

# Payment Assistance Bill Insert page 1 of 2

“I want to reduce my bills by using less energy...”

## Home Energy Consultation (HEC)

DTE Energy offers FREE home energy consultations to provide a personalized overview of ways to save on your monthly energy bill. You may also receive free energy-savings products (up to a \$400 value). Call **866.796.0512** (press option 1) or schedule online at [dteenergy.com/hec](https://dteenergy.com/hec).

## ENERGY SAVING REBATES

### LED Lighting Discount

Get instant discounts on ENERGY STAR®-certified light bulbs at participating retailers. Learn more at [dteenergy.com/lightingdiscounts](https://dteenergy.com/lightingdiscounts)

### Appliance Recycling Rebates

Recycle your old, working fridge or freezer for free and you'll receive a \$50 check. Learn more at [dteenergy.com/recyclerebates](https://dteenergy.com/recyclerebates)

### Heating and Cooling Rebates

Get rebates up to \$900 when you upgrade to a high-efficiency furnace, boiler, air conditioner, or water heater. Learn more at [dteenergy.com/hvacrebates](https://dteenergy.com/hvacrebates)

### Insulation and Windows Rebates

Get rebates for adding insulation and upgrading to energy-efficient windows. Learn more at [dteenergy.com/insulationrebates](https://dteenergy.com/insulationrebates)

### ENERGY STAR Appliance Rebates

Get rebates from \$20 to \$50 on qualifying clothes washers, clothes dryers, room air conditioners, dehumidifiers, room air purifiers, pool pumps, and Wi-Fi enabled thermostats. Learn more at [dteenergy.com/appliancerebates](https://dteenergy.com/appliancerebates)

## SAVE ON YOUR ENERGY BILL

### DTE Marketplace

Customers receive instant rebates on products selected by DTE. Save on light bulbs, thermostats, outlets and more. Looking for a new fridge or freezer? Check the Comparison Tool to find the most energy efficient models. Visit [dtemarketplace.com](https://dtemarketplace.com)

### DTE Insight

The DTE Insight app and Energy Bridge connect to your home's smart meter to show your energy use and give you the information you need to make decisions to save on your energy bill. Download the Insight app and request the Energy Bridge today. Learn more at [dteenergy.com/dteinsight](https://dteenergy.com/dteinsight)

## AGENCY ASSISTANCE PROGRAMS

The following agencies may provide energy assistance or connect you to other agencies across the state who may be able to help:

- **United Way of Southeastern Michigan** - call **844.211.4994** 
- **The Heat and Warmth Fund (Thaw)** - call **800.866.THAW (8429)** or visit [thawfund.org](https://thawfund.org) 
- **Salvation Army** - call **855.929.1640** or visit [sawmni.org/wmni/energy-assistance](https://sawmni.org/wmni/energy-assistance)  
- **Truenorth** - call **231.355.5880** or visit [truenorthservices.org](https://truenorthservices.org)
- **Michigan Community Action** - visit [mcaaa.org](https://mcaaa.org) 
- **The Accounting Aid Society** - in SE Michigan call **866.673.0873**
- **Superior Watershed Partnership** - call **906.273.2742** or visit [superiorwatersheds.org/energy-conservation](https://superiorwatersheds.org/energy-conservation)
- **St. Vincent de Paul** - call **313.393.2930** or visit [svdpdet.org/need-help/energy-assistance](https://svdpdet.org/need-help/energy-assistance)
- **United Way of Jackson County** - call **517.741.0202**

*\*Agency assistance programs may require a down payment.*

## ADDITIONAL RESOURCES

### GreenPath Financial Wellness

You may qualify to receive budget counseling, debt management and credit report help. Call **888.235.1003** for information.

### Lifeline

This program makes basic local telephone service more affordable for Michigan families at or below 150% the federal poverty level. Contact your local telephone company for more information.

“Do I qualify for help?”

Check your income to see if you are eligible\*\*

Number of Household Members and/or Exemptions	Maximum Income 110% (HHC) Annual	Maximum Monthly Income 150% (SER, THAW, Salvation Army, MCAAA)	Maximum Monthly Income 200% (WAP, SPP)
1	\$14,168	\$1,610	\$2,146
2	\$19,162	\$2,177	\$2,902
3	\$24,156	\$2,744	\$3,658
4	\$29,150	\$3,311	\$4,414
5	\$34,144	\$3,878	\$5,170
6	\$39,138	\$4,445	\$5,926
Each Additional Family Member Add	\$4,994	\$567	\$756

*\*Some non-profit agencies might provide assistance to households with a higher income level. Please contact the agency for details.*

*\*\*These are income qualifications for the 2021/2022 program year.*



# 2021-2022 Payment Assistance Programs

... and ways to lower your energy bill

# Payment Assistance Bill Insert page 2 of 2

## Trouble paying bills? Don't wait... ask for help!

DTE Energy, along with government and private agencies, can provide assistance with paying your energy bill. Visit DTE Energy at [dteenergy.com/help](https://dteenergy.com/help) or call us at 800.477.4747.

Please use this guide to learn more about the programs that can help you.

- Income-based Program
- 62+ Senior Assistance Program
- Military Eligibility Program
- General Assistance Program

### “I’m active duty military or a veteran...”

#### Active Military Protection

If you are called to full-time active military duty during a national or state emergency you can apply for disconnect protection for up to 90 days. You can then reapply for extensions of this protection.

#### Michigan Veteran's Trust Fund

This program provides temporary assistance if you are a veteran facing a financial emergency or hardship including payment of energy bills. Visit [michiganveterans.com](https://michiganveterans.com) or call Michigan Veterans Trust Fund at 517.284.5299.

### “I’m behind on my energy bills...”

#### COVID Emergency Rental Assistance (CERA)

If you rent your home and are behind on your rent or energy bills, you could qualify for CERA financial aid. Go to [michigan.gov/CERA](https://michigan.gov/CERA) to learn more and apply.

#### Shutoff Protection Plan (SPP) 62+

If you are below 200% of the federal poverty level\*, this plan provides year-round protection from service disconnects if monthly payments are met. You will need to pay a down payment to enroll - the amount of which will affect monthly payments. Visit [dteenergy.com/SPP](https://dteenergy.com/SPP) for information.

#### Winter Protection Plan (WPP) 62+

This is designed to prevent service disconnect during the heating season for low-income customers below 150% of the federal poverty level\*. During this period, you must pay a budgeted amount.

#### Senior Winter Protection Plan 62+

This program protects all customers aged 62+ from disconnects during the winter months. You are encouraged to pay your monthly bill in order to avoid a large balance in the spring and reduce the risk of service interruption.

#### Double-Notice Protection Plan

You can ask us to send a copy of your disconnect notice to a consenting friend, relative or agency. This person or group is not responsible for paying an overdue bill; the duplicate simply alerts them to your situation.

#### State Emergency Relief (SER)

Provides immediate help if you meet federal income guidelines\* and have a past due bill or disconnect notice. Contact the Department of Health and Human Services (DHHS) at 855.275.6424 or visit [newmbridges.michigan.gov](https://newmbridges.michigan.gov).

#### Michigan Energy Assistance Program (MEAP)

If you submit a State Emergency Relief Application, you may be eligible for additional assistance through MEAP. It is designed to help you become more self-sufficient through education on how to pay bills on time, budgeting and becoming more energy efficient. Go to [www.michigan.gov/energyassistance](https://www.michigan.gov/energyassistance) for more information.

### “I live on a fixed income and need help paying my energy bill...”

#### Low Income Self-Sufficiency Plan

If you are 150% below the federal poverty level\*, this program allows you to keep up with energy bills through a fixed payment plan based on income and energy use. Visit [dteenergy.com/lsp](https://dteenergy.com/lsp) for information.

#### Payment Agreement

A Payment Agreement is an installment plan available for all customers needing additional time to bring their account up to date. You must make a down payment and agree to pay the remaining balance in monthly installments, plus your current energy charges and any non-energy charges, on the same date your current bill is due.

#### Residential Income Assistance Credit (RIA)

If you are below 150% of the federal poverty level\*, you may qualify for a \$7.50 per month credit on your electric account and/or a \$12.25 per month credit on your gas account.

#### Low-Income Weatherization Assistance Program

This program provides free home energy conservation services if you have an income below 200% of the federal poverty level\*. Visit [energy.gov/energysaver](https://energy.gov/energysaver) for information.

\*See income chart on opposite side.

#### Home Heating Credit (HHC)

If you are below 110% of the federal poverty level\*, you may be eligible for a home heating credit for the 2020 tax year to help pay winter heating bills. File anytime between 1.19.22 - 9.30.22. If you are approved and receive an energy draft, please return it with a postmark of 12.15.21 to make sure you receive the credit in full. Contact United Way or the Accounting Aid Society if you need help filing.

#### Customer Assistance Days (CAD) 62+

Attend a Customer Assistance Day to receive energy case management solutions, energy saving tips and payment help. Visit [dteenergy.com/CAD](https://dteenergy.com/CAD) for more information and list of upcoming CAD events.

### “I’ve experienced a medical emergency...”

#### Critical Care Protection

If you require a life support system in your house, you may be eligible for annual shutoff protection. You will need a Medical Certification Form completed by your physician or a medical professional.

#### Medical Emergencies

If you have a proven medical emergency, you can apply for shutoff protection for up to 21 days. You will need to provide written proof from a doctor or public health official identifying the nature of the emergency.

## Additional information on DTE protections and plans

### Low Income Self-Sufficiency Plan

- An affordable fixed payment plan funded through Michigan Energy Assistance Program (MEAP) with arrears forgiveness

### Winter Protection Plan

- A budgeted plan designed to prevent service disconnect during the heating season

### State Emergency Relief

- Immediate help for customers that meet federal income guidelines and have a past due bill or disconnect notice

### Home Heating Credit

- Winter heating assistance available to customers below 110% of the federal poverty level

### Residential Income Assistance Credit

- A monthly assistance credit available to customers whose income is below 150% of the federal poverty level

### Low Income Assistance Credit

- A rate payer funded credit to assist low-income customers at or below 150% FPL by applying a monthly credit on their bill

### LIHEAP Direct

- The focus of the program is leverage data sharing between state and energy providers to aid clients during the COVID-19 Pandemic

### Payment Agreement

- A monthly installment plan available to all customers with an agreement and down payment

### Low-Income Weatherization Assistance Program

- Free home energy conservation services if a household has an income below 200% of the federal poverty level

### Shutoff Protection Plan

- Year-round protection from service disconnects if monthly payments are met

### Payment Stability Plan Pilot

- A percentage of income payment plan for 2,000 customers at or below 200% FPL

# Customer Protections Data Review

July 21, 2022



# Energy Assistance Options

## Consumers Energy Programs

- Payment & Protection Plans
  - Shut-Off Protection Plan for income qualified customers
  - Winter Protection Plan income qualified customers and seniors
  - Medical Emergency and Critical Care Protections
  - Active Military Duty protection
  - Budget & Installment Plans
- Monthly Bill Credits
  - Senior credit – Electric only
  - Income qualified credits
- Energy Efficiency
  - Helping Neighbors - IQ

## Public Assistance Programs

- Consumers Jointly Managed
  - CARE – MEAP Funded
- State Managed – LIHEAP Funded
  - State Emergency Relief (DHHS)
  - Home Heating Credit (Treasury)
- COVID Programs
  - Rental Assistance
  - Mortgage Assistance (TBD)
- Non-profit Agency Programs
- United Way 2-1-1 Referrals

# Current Customer Protections

DARR Data Request - Billing Rules Part 7				
		2019	2020	2021
Medical Emergency	Point in Time for Measurement (MEGA Interpretation)			
Number of customers enrolled	How many granted throughout the entire year	594	393	383
Number of customers denied	How many denied throughout the entire year	245	182	228
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year	\$422,694	\$358,149	\$352,482
Critical Care				
Number of customers enrolled	How many granted throughout the entire year	554	172	122
Number of customers denied	How many denied throughout the entire year	37	39	74
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year	\$0	\$0	\$395,136
Winter Protection Plan				
Number of customers enrolled	As of March 31st of Each Year	15,021	12,232	11,954
Number of defaults	Jan 1st - Dec 31st	6,425	3,241	4,466
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year	\$1,984,768	\$2,589,068	\$3,034,862
Optional Shutoff Protection Plan				
Number of customers enrolled	As of March 31st of Each Year	77,477	59,464	43,436
Number of defaults	Jan 1st - Dec 31st	91,937	47,707	61,987
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year	\$9,471,422.91	\$12,707,706.70	\$10,253,052.00
Senior Winter Protection				
Number of customers identified	As of March 31st of Each Year	956,241	984,777	840,868
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year	\$15,362,925.90	\$19,580,121.47	\$22,424,803.00
Military Protection				
Number of customers enrolled	How many granted throughout the entire year	5	4	4
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year	\$0.00	\$155.00	\$0.00
Extreme Weather Policy				
Number of days policy was activated	How many days this was activated	9	1	6

# How are protections offered?

### Past Due? Don't Wait. Act Now!

If you haven't paid your utility bills, you may be eligible for assistance. Call Consumers Energy at 800-475-5050.

**Review the many assistance options in this resource guide, as you may be eligible for more than one program:**

- Income qualified program
- History program
- Emergency program
- 65 and older eligible regardless of income
- General program

### Consumers Energy Programs

#### Consumers Affordable Resource for Energy (CARE)

The CARE program allows income qualified customers or at least 60% of the federal poverty guideline to stay current on energy bills. CARE customers who have received on energy relief since October 1, 2021 may expect a flat rate monthly bill while their past due balance is pro-rated. The application is available now and the program is set to expire.

#### Helping Neighbors Energy Efficiency Assistance

Take the first step toward lower energy bills with a free Home Energy Analysis. An expert will evaluate your home to see where you may be able to save energy. The visit can be in person or virtually. You will receive free energy saving products that could help lower your energy costs up to \$150 a year. Once complete, you'll receive a customized summary report with additional recommendations on how to improve your home's comfort and energy efficiency.

Schedule your appointment at [ConsumersEnergy.com/helpingneighbors](http://ConsumersEnergy.com/helpingneighbors).

#### Medical Emergency Protection

If you or a member of your household have a documented medical emergency or require home medical equipment, life support, you could be protected from shut-off for up to 21 days with the availability of an alternate care qualifying circumstance. If shut-off occurred before a medical emergency, service may be restored no later than 72 days. Medical emergency protection must be certified by a physician or public health official.

Medical notification form available at [ConsumersEnergy.com/Helpout](http://ConsumersEnergy.com/Helpout)

### Critical Care Protection

If you or a member of your household requires home medical equipment or a life support system, you can receive protection from disconnection or have services restored if interruption of service would be immediately life threatening. The life support system must be certified by a physician or public health official. Customers would be granted a grace period of three business days from shut-off of utility service for time to have the Medical Certification Form completed, which is available at [ConsumersEnergy.com/livesupport](http://ConsumersEnergy.com/livesupport).

### Shut-off Protection: Active Duty in the Military

If the customer of record is called to full-time active military service during a time of declared national or state emergency or war, you may apply for shut-off protection for up to 90 days and you may request an extension of this protection by reapplying. You must provide verification of active duty status. At the end of active duty, you must notify us of your returned status. You are required to pay or make payment arrangements for energy used during your participation in this program.

### Winter Protection Plan (WPP)

Available to those 65 or older and qualifying customers to prevent gas or electric shut-off and payments during winter months. Enrollment starts Nov. 1 and runs through March 31.

### How it works

- From November through March, you pay 75% of your estimated annual bill along with a portion of any past due amount.
- From February through March, you pay 75% of your estimated annual bill plus a portion of your past balance.

To enroll, contact Consumers Energy at 800-475-5050.

### Shut-Off Protection Plan (SPP)

This plan provides year-round protection from shut-off for income 65 or older and qualifying customers. An initial down payment is required. The program spreads your annual energy costs into 12 monthly payments based on your required monthly energy use and monthly portions of your past due balance.

To enroll, contact Consumers Energy at 800-475-5050.

### Third-Party Notification

With your written authorization, we can send a copy of any shut-off notice you receive to a third party. This may include a contacting family member or agency. Your third party contact is not responsible for paying your bill, but may act as a liaison between you and Consumers Energy to help you make arrangements.

To enroll, contact Consumers Energy at 800-475-5050.

## Get Help Paying Your Energy Bill

### Payment Assistance 2021-2022 Resource Guide

[ConsumersEnergy.com/assistance](http://ConsumersEnergy.com/assistance)

**Consumers Energy**  
Count on Us!



### Public Assistance Programs

#### Michigan 2-1-1

Supported by the United Way, 2-1-1 is a free service assistance and other needs. Call us confidential and we'll help you find the services you need. 24 hours a day, 7 days a week, 365 days a year!

If you have questions or any of the services listed in this resource guide, call 2-1-1 or visit [211.org](http://211.org)

#### State Emergency Relief (SER)

SER is available year-round to assist income qualified households with heat or electric past due notice, shut-off notice or need for alternative fuel.

Apply online at [Michigan.gov/mienergy](http://Michigan.gov/mienergy). If you need help with your application, contact 2-1-1 to be connected with an agency that is able to assist.

#### Michigan Energy Assistance Program

Select agencies work with Consumers Energy to provide energy assistance programs that include help paying energy bills, household budgeting and energy efficiency.

Call 2-1-1 or contact one of the participating agencies below:

- Barry County United Way
- St. Vincent de Paul Society
- Bureau of Community Action and Economic Opportunity
- True North Community Services
- Mid-Michigan Community Action
- The United Way of Jackson County
- The United Way of The Eastern Shore
- The United Way of the Thumb
- The United Way of the Thumb
- Superior Watershed Partnership

### Home Heating Credit (HHC)

If your income is at or below 100% of the federal poverty level, you may apply for Home Heating Credit for the 2021 tax year to help pay winter heating bills. Includes rental apartments and mobile homes. If you're a tenant, you may not receive your full share, you still apply for this credit. In January 2022, find the Home Heating Credit Claim Form (HE-1002) 21-1 on [www.michigan.gov](http://www.michigan.gov) or contact the Michigan Department of Treasury at [Michigan.gov/treasury](http://Michigan.gov/treasury).

### Earned Income Tax Credit (EITC)

The Earned Income Credit is a refundable federal income tax credit for income qualified workers. There are quality will see less in taxes and may get a refund. Even people who do not generally owe income tax may qualify for the EITC, but must file a tax return to get the credit. If you are married, you must file jointly to qualify. To file, file by 10/15/2021 to 1/20/22 and attach the EITC form.

Contact the U.S. Treasury Department, Internal Revenue Service at 800-832-3200 or visit [IRS.gov/EITC](http://IRS.gov/EITC).

### Lifeline

Lifeline is a federal program that lowers the monthly cost of phone and internet. If eligible, you'll get up to \$9.25 toward your bill.

Contact your phone or internet company to see if you're eligible.

### State Earned Income Tax Credit

This credit assists working families struggling to keep up with living costs. For the 2021 tax year, a taxpayer may claim a Michigan earned income tax credit equal to a percentage of the federal annual income tax credit for which the taxpayer is eligible. If any. Look for additional information in the 2021 Michigan income tax booklet.

Contact the Michigan Department of Treasury at [Michigan.gov/treasury](http://Michigan.gov/treasury).

### Weatherization Assistance Program (WAP)

Homeowners and renters with household income at or below 200% of the federal poverty line are eligible to receive free home energy conservation services. Items may include caulking, weather stripping, insulation, weatherstripping and smoke detectors. You automatically qualify if you participate in the Family Inspection Program offered by Department of Health and Human Services (DHHS) or if you receive Supplemental Security Income. Contact your local Community Action Agency by calling 855-642-2866.

For more energy assistance tips, visit [ConsumersEnergy.com/energy](http://ConsumersEnergy.com/energy).

### Tax Filing Assistance

For information regarding free, quality options to file income tax returns or claim credits like the Home Heating Credit, call 2-1-1 or visit [Michigan.gov/TaxHelp](http://Michigan.gov/TaxHelp).

### Michigan Veterans Trust Fund

The Veterans Trust Fund provides temporary assistance to eligible veterans and their families for emergencies or hardships, including energy assistance.

Visit [MichiganVeterans.com](http://MichiganVeterans.com) or call 800-462-4838.

### Low Income Home Loans/Housing Assistance

Contact Michigan State Housing Development Authority at [Michigan.gov/MSHA](http://Michigan.gov/MSHA) or call 1-855-646-7523.

### Affordable Rental Housing

Use the Michigan Housing Locator by visiting [MichiganHousingLocator.com](http://MichiganHousingLocator.com).

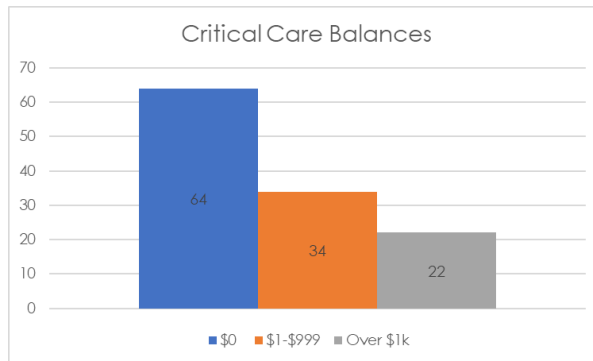
Number of Members	100%	150%	200%
1	\$14,580	\$21,870	\$29,160
2	\$19,560	\$29,340	\$38,880
3	\$24,540	\$36,810	\$48,600
4	\$29,520	\$44,280	\$58,320
5	\$34,500	\$51,750	\$68,040
6	\$39,480	\$59,220	\$77,760

Each additional household member adds \$4,980 \$7,450 \$9,820

# Critical Care & Medical Emergency

## Critical Care

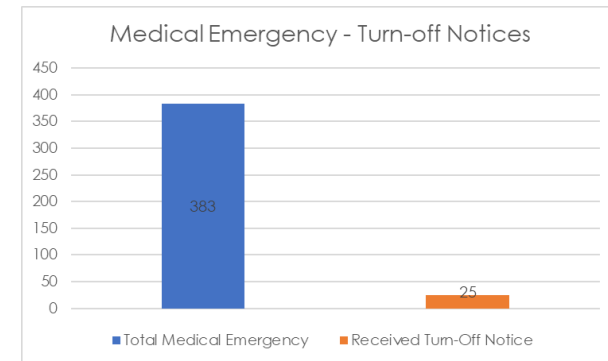
- Current: 120 Critical Care Customers



- 10 out of the 22 'Over \$1k' haven't made a payment this year
- Total arrearages for these customers is \$157k – the 10 customers who have not made a payment total \$96k (61%)

## Medical Emergency

- 2021 Medical Emergency Customers: 383



- 7% (25 of the 383) medical emergency customers received a turn-off notice last year after their medical emergency protection ended

# WPP / SPP / Senior Protections

## WPP

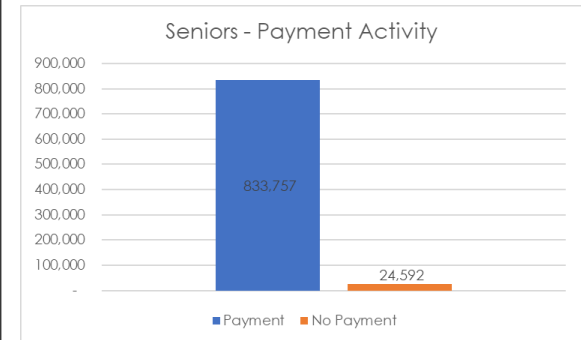
- Program required by law
- Program required per billing practice rules
- Past due payment arrangement for customers up to 150% FPL that also defers a portion of heating season costs
- Remaining charges levelized throughout rest of the year
- No late payment charges

## SPP

- Program required per billing practice rules
- Past due payment arrangement for customers up to 200% FPL
- 10% down payment
- 12-24 months for past due repayment
- Current bills still owed
- No late payment charges

## Seniors

- Total Seniors: 858k



- 97% of Seniors continue to make payments during Winter Protection
- As of 4/1/22, the Seniors who did not make any payments had arrearages of \$2M

\*FPL = Federal Poverty Level

# Military

- Currently five (5) Military ID customers have holds
  - Four (4) are current on bills; one (1) has arrears



# CE Customer Credits

- Rates funded, 150% FPL
- Credit applied for 12 months
- RIA tag comes from receiving SER or HHC automatically
  - Customers can also show proof of Medicaid, Food Assistance, or self-attest their income
- LIA pulled from RIA, some can be added by request and proof of income

	Monthly Credit Amount	Customers
Gas – RIA	\$12.60	69,000
Gas – LIA	\$30.37	12,000
Electric – RIA	\$8.00	54,000
Electric – LIA	\$30.00	4,200

# MEAP and the CARE Program

## MEAP

- Established in state law
- Up to \$1 surcharge on all residential electric meters
- LIEAF Funds distributed via yearly grant process to non-profit agencies
- One-time bill payments or Affordable Payment Plans

## CARE

- Two-year program
- Gradual forgiveness of arrears
- Discounted monthly bill – based on customer FPL
- Self-sufficiency services provided by agencies
- Shut-off protection
- 10,500 enrolled in 2022
- 11% have defaulted due to non-payment

\*FPL = Federal Poverty Level



# Statewide Partnerships



Collaboratively work with agencies across the state to help customers become self-sufficient and succeed

- DHHS/MPSC
- United Way of South-Central Michigan
- United Way of Barry County
- United Way for Southeastern Michigan
- TrueNorth Community Services
- The Salvation Army
- Bureau of Community Action and Economic Opportunity
- The Heat and Warmth Fund (THAW)
- Superior Watershed Partnership
- St. Vincent de Paul

Partner with 2-1-1 to provide direct energy assistance referrals

# Challenges & Opportunities

The current notification process for customers late on bill payments is efficient and motivates customers to engage.

- Customers who engage with their utility are more successful in maintaining service and limiting challenges
  - Customers who allow balances to exceed \$1000 are likely to experience energy insecurity
  - Encouraging customers to engage in solutions early when experiencing personal challenges reduces the likelihood of energy insecurity.
- Reminder notices assist many customers in continuing to engage and participate in programs
  - Customers want to know the eventual consequences at initial communication
- Information on programs is seldom accessed until customers identify a need

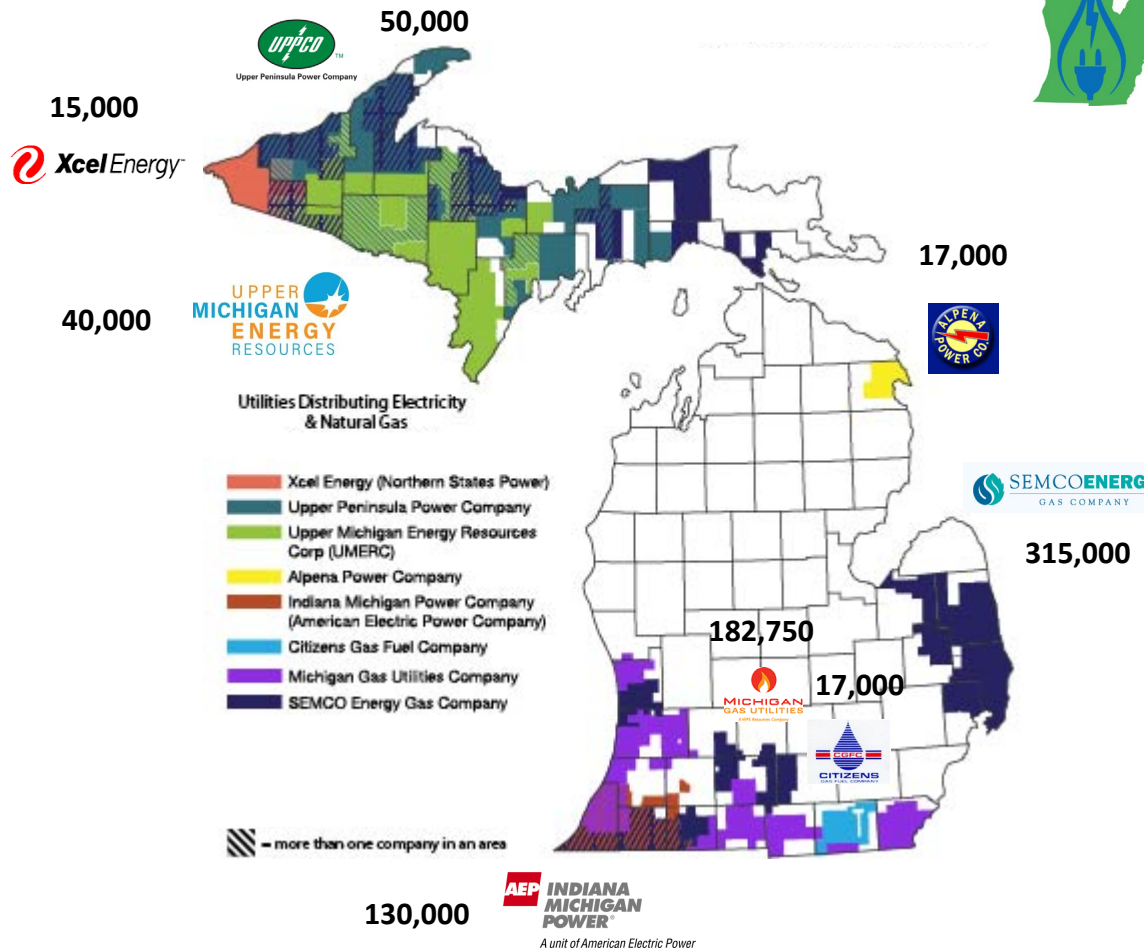


# DARR Subcommittee Shut Off Data – Part 7



# MEGA

Michigan Electric & Gas Association





# Shut Off Protections – Part 7 Data

~766,000 Customers (including Commercial and Industrial)

Companies have older data systems and therefore a lot of data is not available.

- Focusing on:
- Medical Emergency
- Critical Care
- Winter Protection Plan

DARR Data Request - Billing Rules Part 7				
		2019	2020	2021
Medical Emergency	Point in Time for Measurement (MEGA Interpretation)			
Number of customers enrolled	How many granted throughout the entire year ***1 customer could be counted multiple times up to six***	497	194	188
Number of customers denied	May be pulled manually, or may not even exist	1 (not tracked)	1 (not tracked)	81
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year	\$43,469.37	\$22,623.57	\$61,004.26
Critical Care				
Number of customers enrolled	How many granted throughout the entire year	209	155	166
Number of customers denied	May be pulled manually, or may not even exist	52	42	61
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year	\$22,507.11	\$4,765.21	\$12,708.47
Winter Protection Plan				
Number of customers enrolled	Number of customers identified as of March 31st (from Quarterly Report)	966	581	1287
Number of defaults	Jan 1st - Dec 31st	350	241	196
Total dollars in arrears	Dollars in arrears as of March 31 of Each Year	\$145,874.46	\$109,138.77	\$71,182.78



# Shut Off Protections and Assistance

## **Michigan Energy Assistance Program**

- Up to \$1 per month, per electric meter surcharge (\$50 million total).
- Gives customers access to assistance funding.
- Alpena, Indiana Michigan Power, Michigan Gas Utilities, Xcel/NSP-W, UPPCO all participate.
  - UMERC opts out, but customers cannot be shut off during crisis season from Nov. 1 to April 15.
  - Semco customers eligible.
- Xcel/NSP-W does not shut off customers between Nov. 1 and April 15.

## **State Emergency Relief Program (SER)**

- State Emergency Relief is a crisis intervention program that provides assistance for energy-related expenses such as heating fuel, electricity and home repairs. SER is supported by the Federal Low Income Home Energy Assistance Program (LIHEAP).

## **Home Heating Credit**

- Income tax credit for homeowners meeting eligibility requirements.



## Other Services and Assistance

### Payment Arrangements

- Paying down arrearages over time. (Alpena, Semco, and Xcel)
- Paying equal installments over a year based on usage. (Alpena)
- Payment extensions. (Alpena and I&M)

### Other Relief Programs

- Senior Discount Rate. (I&M)
- Low-Income Service Charge Waiver. (I&M)
- Energy Assistance, Self-Sufficiency & Education Program (EASE) with Community partners. (UPPCO)
- Monthly Assistance Program. (SEMCO)
- Low Income Credits like Residential Income Assistance and Low Income Assistance Credit. (Semco)
- Customer Donation Programs. (Semco)

### Other Programs

- Customer Support with State Assistance applications. (Semco)



# Round Table Discussion



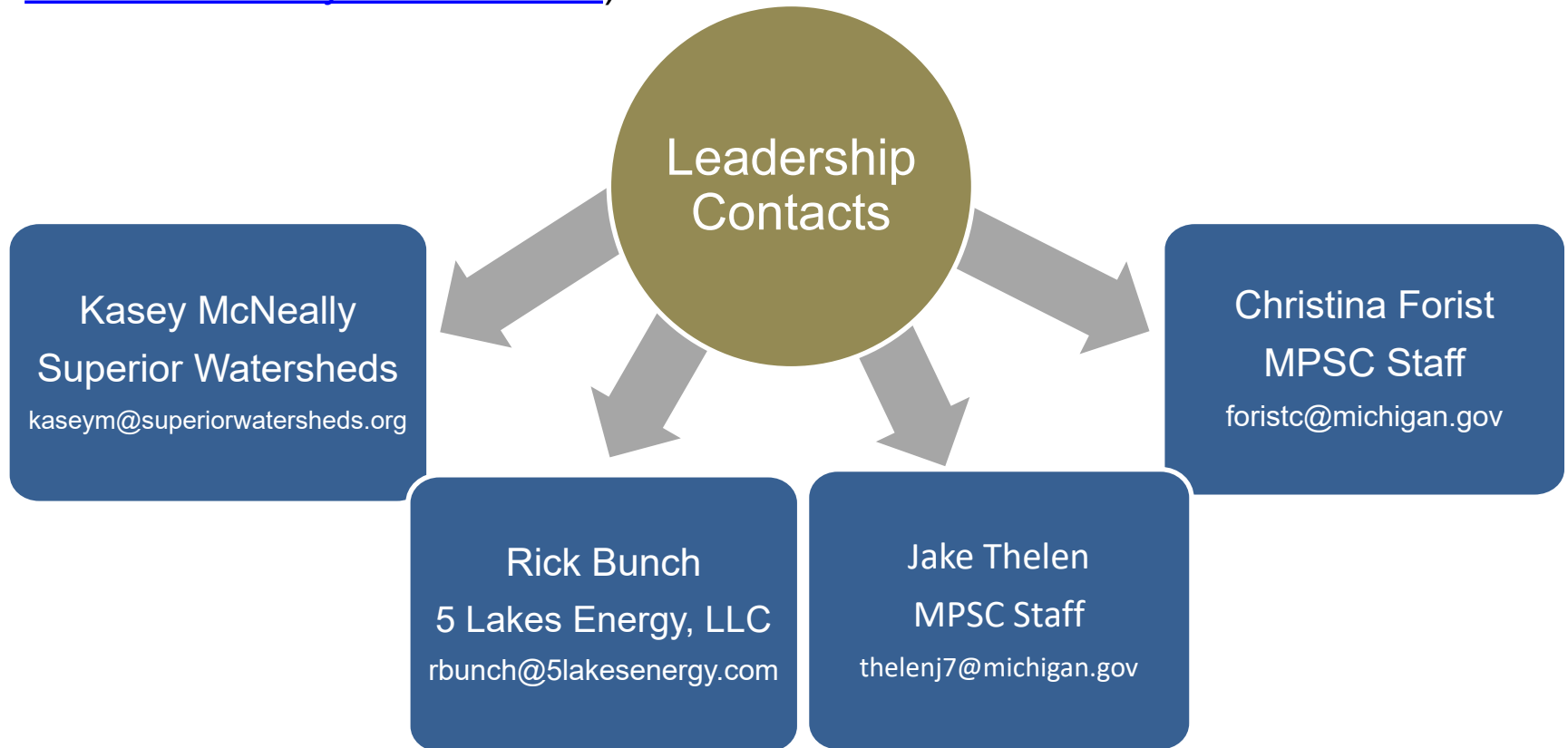




# Questions? Comments? Concerns?

## DARR Suggestion Box

(<https://www.michigan.gov/mpsc/commission/workgroups/energy-affordability-and-accessibility-collaborative>)





# Upcoming ...

- Next meeting:  
August 18<sup>th</sup> at 10:00 a.m. – 12:00 p.m.

## Topics:

Where do we go from here ...

- Identify real-live customer journeys
- Open Dialogue - Identify any new gaps
  - New rules or additions
  - Data Collection
- Do we need to track additional data?
- Create Recommendations

