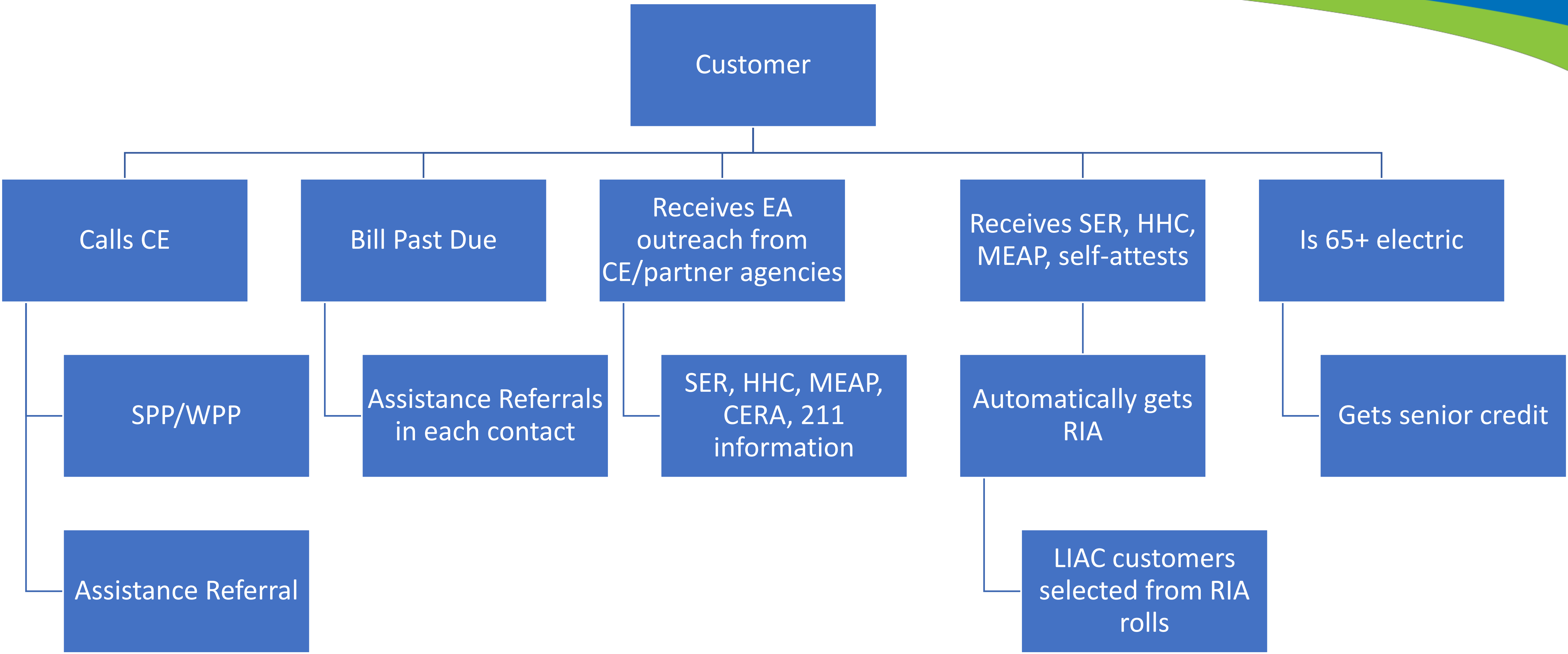
Utility and Agency Customer Journey Presentation
October 2021

Moderator: Elaina Braunschweig - MPSC

Panelists: Consumers Energy
DTE
SEMCO
UPPCO
Indiana Michigan Power

Michigan Public Service Commission

Consumers Energy Customer Journeys – Pathways to Assistance



Past Due Customer Communications - Assistance

Updated 9/14/21

Communication Timeline

- 4 Days after DD - Proactive Call (for customers owing $75-199.99)
- 5 Days after DD - Turn-off notice mailed (If past due is ≥$200)
- 9 Days after DD - Customer receives call #1 (notice mailed if call unsuccessful)
- 10 Days after DD - Customer receives call #2 (Intent to disconnect)
- 12 Days after DD - Intent to disconnect mailed (if call #2 is unsuccessful)
- 4 Days after Disconnect with no Reconnect – Phone Call
- 10 Days after Disconnect – Final Bill Issued w/ On-bill Message
- 5 Days after Final Bill DD – Phone Call
- 90+ Days after Original Bill Due Date (if still past due) – Phone Call

*Appendix 1: Verbiage

Other Energy Assistance Communications

Regular Activities:
- Home Heating Credit outreach
- State Emergency Relief outreach
- MEAP/CARE outreach
  - MEAP agencies
  - CE
- CARE customer outreach for EWR services
- Community events
- Customer communications – DPOs, call center, field team, community affairs team
- Customers automatically connected to Helping Neighbors for EWR and EE services

2021 Activities:
- 2-1-1 statewide campaign
- CERA statewide campaign
- MIHAF outreach campaign*

*Outreach is performed by reaching out to customers who received assistance last year to see if they need it again in the current year.

To continue driving arrears reduction and accessibility to energy assistance, we leverage our existing processes and our targeted proactive outreach to income-challenged customers

Proactive Outreach

Outbound Call Campaign

SPP-enrolled customers and those facing potential disconnect are called to explore interest in SER completion or other assistance,

Automated Letter Campaign

Automated letters generated to motivate potentially eligible customers ex. SER or other assistance customers

Email Blasts

Prior-year SER recipients receive email prompts to seek help

LSP enrollees notified of missed payments

Accessibility Tactics

SER Navigation

Low Income customers with arrears are navigated through SER application

Data Sharing

SER recipients without MEAP assistance are sent to agencies who make outbound calls to customers

Community Partnership

Virtual webinar in partnership with MSHDA to raise awareness

Virtual Customer Assistance Days to promote MEAP and SER assistance

EWR and EE Offerings

Revenue management protection team hands a list off to EWR team at DTE monthly with customers who are:

1. On shutoff protection
2. Almost eligible for LSP (APP program) but aren’t because of consumption level
3. On LSP with increasing usage that could lead to disqualification

Customer Journey – Low Income Customer Service Charge Waiver

Customer

- Applies for and receives SER or HHC → Auto Enrolled: service charge waiver is applied to customer's account. Customer reminded each year or re-apply.
- Receives referral and income verification from an agency, community or faith-based organization, governmental agency or if I&M can view award letter for benefits like Medicaid or Food Assistance → Service Charge Waiver is applied to customer's account. Customer reminded each year to re-apply.

Customer Journey – Senior Citizen Discount Rate

Customer calls or emails in, referred by agencies or internally, direct targeted outreach

Customer's account is analyzed to determine if the rate and program will benefit them. Customer is then contacted.

If the customer would benefit and wants to go forward, letter and application is mailed.

Once application is received back, the rate is applied to the account.

If the rate would not benefit the customer, other savings opportunities are discussed with customer such as service charge waiver or virtual audits.

IQ Programs - Outreach

https://electricideas.com/at-home/at-home-michigan/

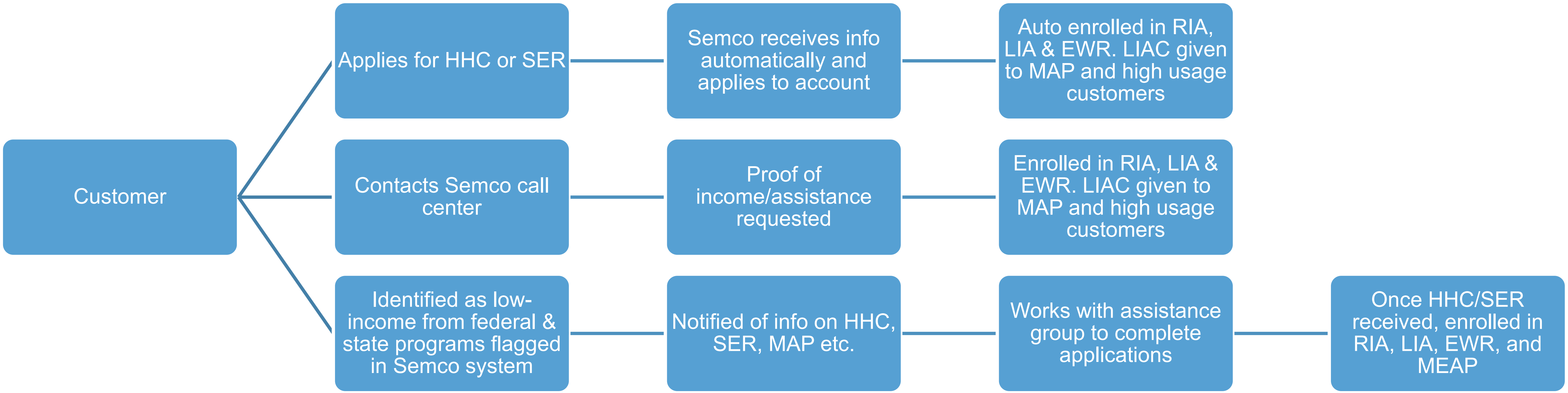
Multiple outreach efforts to market these programs:

- Targeted email campaigns focusing on various IQ EE, EE, and Customer Assistance Programs
- Targeted direct mail for all IQ EE, EE, and Customer Assistance Programs
- Outreach to income-qualified, multi-family housing complexes, senior centers, non-profits, community action agencies, faith-based groups, governmental agencies, etc.
- EE newsletters
- Bill inserts
- eHERs (Home Energy Reports)
- Boosted Social Media (1x per week each)
- Facebooks Ads
- ElectricIdeas.com cross-promotion in email campaigns
- Events and sponsorships
- Worked with agencies and other community groups to distribute program flyers to eligible clients through food commodity days, back to school back packs distribution, through case management for other programs, etc.

Customer Journey

Utility Low-income Programs

SEMCO ENERGY GAS COMPANY



Low-Income Outreach

- Targeted mail and outbound call campaigns
  - Regular outreach to customers identified as low-income
  - Mass communication to all residential customers to share info on available programs
- Flagging accounts in the system for outreach
  - SER and/or HHC recipients
  - Other assistance funds received (MEAP, CERA, etc.)
  - Interest in receiving assistance
- RIA recipients also enrolled in reduced rate for EWR
- Third party conducts outreach for additional EWR services

UPPCO Outreach and Programs

- Info on website
- Referrals to other agency assistance
- Bills, bill inserts, on notices
- EASE APP
- Marketing and campaign development through new low-income position aimed to liaise low-income and EWR

Leadership Questions

- What areas would you like to see improvement?
  - Not collecting income data from customers makes it difficult to reach out to customers. Need mechanism to identify customers from DHHS or Treasury
  - UPPCO looks at accounts from low-income housing areas--outreach opportunity

Q&A and Recommendations

What recommendations do you have for the utilities for improvement?

- It seemingly should be mandatory that every household at risk of shutoff should receive a physical energy efficiency needs assessment
- Need a way to receive info from DHHS about income level, Medicaid recipients etc.
- Customers should not have to reapply for assistance each year
  - The requirement is in the statue
- Other states have website that people can connect to--presented at NEUAC--where agencies and utilities can connect to for data sharing
- Commission should investigate HMIS developed by HAND (homeless action network Detroit) and CERA database--can see where service clients are connecting

The Customer Journey
Human Service Agency Processes

Moderator: Jamie Curtis - MPSC

Panelists: Nicole Fanjoy – True North

Angela Sterner – Salvation Army

Sean Scane/Tasha Ball – United Way SE MI

MPSC

Michigan Public Service Commission

TrueNorth MIBridges Customer Journey Map

Client applies for State Emergency Relief (SER) through MIBridges and TrueNorth is selected as a referral partner. TrueNorth offers live call center support to aid in the application process if needed.

MIBridges Referral

Within 24 hours

Information from MIBridges is used to create client's case in TrueNorth's internal database. Cases are reviewed for missing information (MDHHS case number, SER, contact information, etc.).

Within 24 hours

Initial Contact staff reviews each case and then reaches out to clients. Clients are welcomed and introduced to services as well as educated on any remaining information or documents that may be needed- SER, Self-Sufficiency Plan (SSP), etc. Clients are notified that they will be contacted again once all information is received. If clients are not reachable at the initial call, voicemails are left with a call back number and an email is sent if email address is provided.

Clients send requested documents to TrueNorth through email or text and receive a personal confirmation for each document submitted.

*If an SER is denied, a special team helps clients navigate options, other resources and offers Self-Sufficiency Services.

Once the SER is approved and all information is received, clients are assigned to an their dedicated Self-Sufficiency Coach.

Coach familiarizes self with the client's household needs (emergencies, health concerns, home dynamics, etc.) identified through the SSP. Coach then researches any resource referrals that could be made based on location and current case information. Coaches are committed to building long-term genuine relationships with clients.

Clients meet via phone with coaches (30-40 min.) to complete the Self-Sufficiency Matrix, provide resource referrals, and set relevant goals toward self-sufficiency.

Client-Centered Goals

1. Financial empowerment-
   - Review budget created in SSP
   - Review bills and bill literacy if needed
   - One time payment or copay assistance if necessary
   - Enroll in bill due date reminders if interested (text, email, or call)

2. Energy reduction- education (literature review), connection to utility audits available (Helping Neighbors), and Affordable Payment Plan education and enrollment

3. Client-centered goal- increase income, decrease spending, employment, education, etc.

Client is provided ongoing communication from their coach to work toward goals. They continue receiving periodic check-ins and have the name and contact information of their Coach. Clients are encouraged to call when they have questions or concerns regarding their utilities, goals, resources and to celebrate successes.

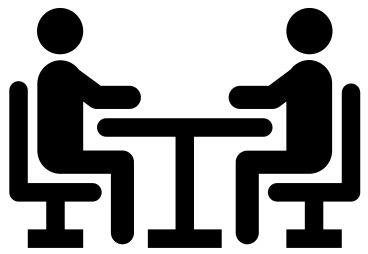
Salvation Army Customer Journey
Angela Sterner
October 20, 2021

Overview

- Customer Journey via In-person & Phone
  - MDHHS State Emergency Relief (SER)
  - Michigan Energy Assistance Program (MEAP)
  - Salvation Army Services
- Challenges

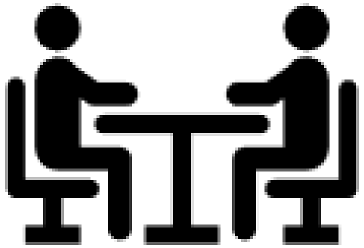
In Person Appointments-Needs to Apply for SER

- Case Manager helps customer apply for SER (customer may also need to create account)
- Discuss possible APP and bill payment assistance options once SER is received
    - Delayed crisis resolution until SER decision-place hold on customer account if possible
- Complete MEAP Energy Security Plan
- Discuss Energy and Financial Education (topic based on needs)
- Discuss options for energy optimization by energy supplier
- Place hold if applicable
- Discuss Salvation Army Case Management approach Pathway of Hope and other Salvation Army programs and services
    - Emergency food Pantry, other financial assistance, After School Program, outside referrals



In Person Appointments- Already approved SER

- Complete MEAP Energy Security
  - Discuss Affordable Payments Plan options & Bill payment
    - Customer decides which type of assistance would work best
- Discuss Energy and Financial Education (topic based on needs)
- Discuss options for energy optimization by energy supplier
- Discuss Salvation Army Case Management approach Pathway of Hope and other Salvation Army programs and services
  - Emergency food Pantry, other financial assistance, After School Program, outside referrals
- Place commitment hold if applicable
- Customer receives approval letter and additional information from the topics discussed for energy and financial education



Phone Interviews

Phone interviews are almost the same as in person

- Differences
    - Obtain SER (if we are unable to, easiest way for customers)
        - Customers can use smartphone to email or text SER picture
        - Drop off
        - Add caseworker as their navigator in MI Bridges portal
    - We obtain customer verbal consent for documents
    - Documents for energy and financial education can be emailed or mailed to the customers

Challenges

- Length of appointments: complete application, assess needs, provide referrals, provide energy/financial education, etc.
- Crisis not resolved at appointment when we assist customers apply for SER
- Customers apply for assistance with multiple agencies
- Customers unable to get into their MI Bridges account
  - Customers cannot remember their login information
  - Phone number is already associated with another account.

Challenges (continued)

- Customers waiting for SER's
  - Customers that wait for their SER to arrive via mail then reach out for assistance.
  - Mail delay- by the time customers reach out to us for assistance they must reapply for SER because SER expired.
- SER Denials
  - Customer did not provide additional information
  - Ineligible

2-1-1 and MEAP Presentation

United Way
for Southeastern Michigan

Presented by Sean Scane and Tasha Ball

Customer Journey: 2-1-1 to MEAP

- 2-1-1 is an anonymous information and referral service that provides information and referrals to 204,054 callers per year in Southeastern Michigan
- In Southeastern Michigan, we see approximately 39,644 people call for utility services each year
- Our Information and Referral specialists utilize our 2-1-1 database that contains nearly 1,300 agencies at 2,600 sites, with over 8,500 programs to refer to in our region
- Each county has an assigned Resource Specialist, who acts as a liaison for all the organizations in their coverage area
- We frequently see utility assistance as one of the top resource requests in our region

How does the community hear about 2-1-1?

Marketing:

- We market 2-1-1 heavily as a resource for the community through various marketing methods – billboards, mailings, radio and tv spots, etc.
- 2-1-1 is also frequently mentioned by other agencies, state government and public leaders as a source for information for those who need it most
- 2-1-1 provides referrals based on location (zip code) and what the best referral for that area is for each caller
- United Way for Southeastern Michigan is one of seven 2-1-1's within the state

What does the 2-1-1 process look like in practice?

Call

- The first step of this process consists of the caller dialing 2-1-1, texting us or emailing us to receive information for assistance

Service

- The 2-1-1 Information and Referral Specialist asks a series of questions, which allows them to provide the appropriate referral for that caller

Information

- The 2-1-1 Specialist will provide all information such as hours of service, what information needs to be present at the appointment and what to expect when applying

Referral

- The referral(s) are either provided over the phone, texted or emailed to the caller, 2-1-1 also employs social navigators to assist with some applications (SER for example)

Follow-up

- The 2-1-1 representative will ask for permission to follow up with the client to ensure they received services and that they do not have any further unmet needs

2-1-1 to MEAP at UWSEM

The majority of our MEAP program traffic at UWSEM comes through 2-1-1 referrals

When the caller receives their referral for utility assistance, they receive our agency name and phone number and the information that is necessary to apply for SER/MEAP and how to get started in the process

When our MEAP program receives a referral from 2-1-1, we assist them through the full application process if they have not already applied for State Emergency Relief

We have set up our systems to allow for callers to self-apply if they feel comfortable with that process

MEAP Application Process

We utilize 2-1-1 heavily in our MEAP program at United Way

When COVID started, we set up a MEAP call line that works similarly to 2-1-1 to provide application assistance over the phone

Throughout the application process, we screen for additional benefits that may help the caller and provide those referrals by utilizing the 2-1-1 database

If a client is not eligible for SER or MEAP services, we utilize 2-1-1 to provide referrals and services that may be more appropriate for the caller

MEAP Application Process

We ask a series of questions at the beginning of our online application that uses logic to include or exclude additional referrals/resources/information within the rest of the application. We use this application for one time assistance, APP enrollment and deliverable fuels.

United Way for Southeastern Michigan | Programs | My Applications | Sean Scane

I am filling out this application with assistance from a Care Coordinator over the phone.

- Yes
- No

Have you applied for State Emergency Relief on or after 10/1/2021?

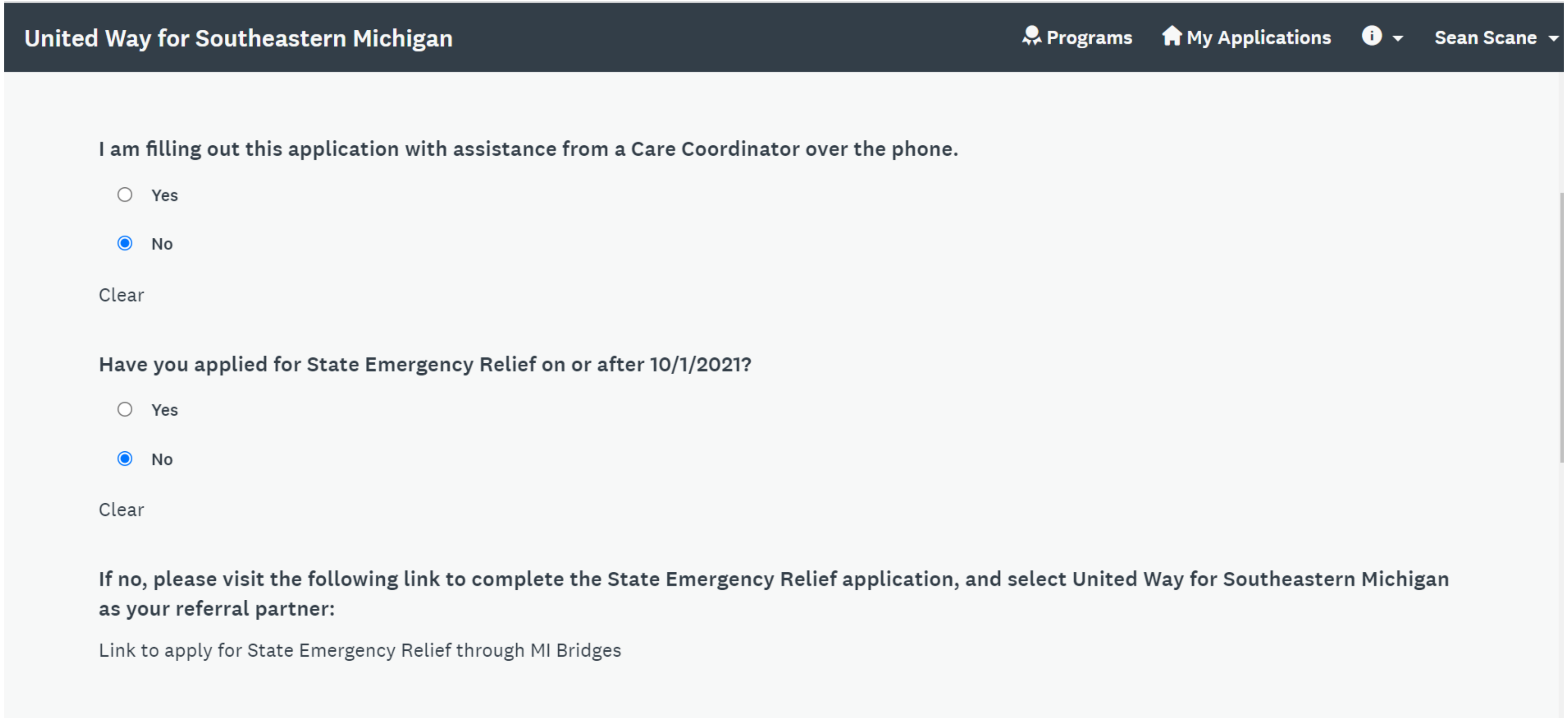
- Yes
- No

Are you seeking assistance with a co-pay with no interest of enrolling into an Affordable Payment Plan (such and DTE's LSP Program, Consumers CARE Program or SEMCO's MAP Program?)

- Yes
- No
- N/A

MEAP Application Process

For instance, if someone is self-applying (without assistance from a Care Coordinator) and has not filled out their SER application, they will be prompted to do so:


United Way for Southeastern Michigan — Programs — My Applications — Sean Scane

I am filling out this application with assistance from a Care Coordinator over the phone.

- Yes
- No

Clear

Have you applied for State Emergency Relief on or after 10/1/2021?

- Yes
- No

Clear

If no, please visit the following link to complete the State Emergency Relief application, and select United Way for Southeastern Michigan as your referral partner:

Link to apply for State Emergency Relief through MI Bridges

MEAP Application Process

If the client is applying for assistance and they have a provider that offers an Affordable Payment Plan, our database will pitch enrollment into the plan to them.

Step Two

You may be eligible to be enrolled into DTE's LSP program, which allows you to pay an affordable monthly payment while reducing any past-due balance that you have with DTE. Are you interested in applying for this program?

- [x] Yes
- [ ] No

MEAP Application Process

We automatically refer clients to certain services based on the information we are gathering from them. For instance, if someone is a DTE client and they are applying for assistance they are automatically prompted to sign up for a Home Energy Consultation. If it was Consumers or SEMCO, it would automate for their programs as well.

DTE Home Energy Consultation

Interested in taking your Energy Saving Tips a step further? DTE offers a FREE Home Energy Consultation that you may qualify for. During this consultation a DTE Energy Specialist will visit your home to help you determine where your home uses the most energy and identify things that you can do in every room to save energy.

To receive a FREE Home Energy Consultation, sign up using this link: Home Energy Consultation

MEAP Application Process

When all the application materials are received, our Care Coordinators decide on the outcome based on the MEAP criteria:

- If someone is denied assistance, they automatically receive a referral back to 2-1-1 for additional referrals that may be able to help
- When someone is approved for MEAP for an Affordable Payment Plan, we enroll them immediately into the program via the utility database. If they were approved for one-time assistance or help with deliverable fuels, they are submitted into an approval form that we submit for payment weekly.
- For those who are approved, we use our "good news" moments to pitch A16 services and our MEAP Success Planning program. We are testing this year whether people are more likely to engage in these services after hearing the following:
    - That their application was approved
    - That they received the first payment to their account

MEAP Success Planning

In our MEAP Success Planning Program, we have four focus areas:

- Building Financial Skills
- Employment Coaching and Training
- Reducing Energy Consumption
- Maximizing Benefits

Within these focus areas, we provide direct support to clients but also utilize our 2-1-1 database to personalize referrals for services that may be able to further assist our clients in each area. This allows us to provide additional referrals that are focused on long-term goals as opposed to the short-term crisis.