Attachment C
17-12-03RE01
2nd Interim Decision

Eversource Credit & Collections Call Center Script

1. PURPOSE OF THE CALL: CUSTOMER IS EXPRESSING CONCERNS PAYING BILL/BILL IS PAST DUE

Guidance for Representative:

Actively listen to the customer to understand the purpose of the call. Although the customer might not directly request financial hardship, it's important that you proactively identify customers who may BENEFIT from hardship protection and provide all the help and information you can. Below are some examples of the types of situations the customer may bring forward:

- Customer: *"I haven't been able to make the payment by the due date. What can I do?"*
- Customer: *"I can't commit to a payment arrangement and need help paying my bill."*
- Customer: *"I'm not sure how I'm going to pay this."*
- Customer: *"This is a lot of money."*
- Customer: *"I just lost my job."*
- Customer: *"I am struggling financially."*

  Guidance for Representative: The customer may be unable to commit to a payment or payment arrangement because they are experiencing a financial hardship.

  Representative Action: Ask the customer pre-qualifying questions for financial hardship protection. Pre-qualifying questions include:

  - Is the customer receiving Social Security benefits, SNAP (Supplemental Nutrition Assistance Program), TANF (Temporary Assistance for Needy Families), or other federal, state, or local public assistance program benefits?
    - If yes, skip the rest of the questions and begin explanation of financial hardship protection
  - What is the household size (adults and children)?
  - What is the gross or annual monthly income?
  - What are the sources of income (for example, pay stubs, food stamps, child support)?
  - Are you or is anyone in your home seriously ill, or facing a life-threatening situation? (If yes, see medical hardship, below)
  - Are any other conditions in your family that affect ability to pay?

  Review the CT household income guidelines for the current year.

- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for financial hardship protection – During the Moratorium (November 1 – May 1)**
  Representative Action: Explain to the customer that if he or she qualifies for financial hardship, the account will be protected from shut-off from November 1 through May 1, otherwise known as the Winter Protection Program. If the customer seeks winter protection, advise the customer that the account will be temporarily protected from shut-off for 60 days; emphasize that the customer MUST immediately contact his or her local Community Action Agency and schedule an appointment before the 60 days has passed. Explain that the Community Action Agency will verify that the customer qualifies for financial hardship protection; customers who do qualify then automatically receive shut-off protection until May 1 of this year.

  Explain to the customer that during his or her visit to the local Community Action Agency, staff will:

  - Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;

- Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer's past due balance; and
- Enroll the customer in a forgiveness program, such as the Matching Payment Program or New Start (if eligible)

Provide the name and phone number of the customer's local Community Action Agency based on the customer's town of residence.
Explain to the customer that financial hardship protection needs to be renewed each year with the Community Action Agency; the customer's eligibility does not carry over from year to year. Reiterate that the customer must complete the process for each year he or she wishes to be coded financial hardship (i.e., contact that Community Action Agency to schedule an appointment to have their account coded financial hardship, and contact Eversource to request a 60-day financial hardship protection on the account if the customer has not visited a Community Action Agency by November 1.)

Finally, encourage the customer to pay as much as possible during the winter protection period, and explain that the customer's full past due balance will still be owed after May 1 when the protection period ends. Advise the customers that the Company will send a shut-off notice by mail after May 1 if the past due balance has not been paid and there is not a payment arrangement in place. Encourage the customer to schedule a visit with his or her local Community Action agency to take full advantage of the energy assistance programs that are available to those who qualify. Advise the customer to contact the Company after the customer verifies financial hardship protection with the Community Action Agency to ensure he or she is enrolled in a forgiveness program or other payment arrangement.

- **The customer is already verified as financial hardship but not enrolled in a program**
  Representative Action: Review the customer's account to determine if the customer is eligible to enroll in a forgiveness program. If the customer is eligible, explain the programs and benefits and if the customer agrees, and proceed with enrollment.
  - For the Matching Payment Program: Explain the two phases of the program and the process for receiving matching payments from the Company. During the enrollment process, provide the monthly payment arrangement that is calculated based on the customer's average annual usage. Advise the customer that if this monthly amount is not feasible, there is an option to pay $75 a month for those who qualify based on their financial situation using the Below Budget Worksheet. Explain to the customer that the larger the amount the customer is able to pay each month under this program, the greater amount of money will be matched by the Company to help pay down the customer's past due balance more quickly.

- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for financial hardship protection - Non-Moratorium (May 2 – October 31)**
  Guidance for Representative: Regardless if the customer is or is not verified as financial hardship, his or her service is not protected from disconnection without a payment or payment arrangement, unless the customer is eligible to receive medical hardship protection for a life-threatening condition.

  Representative Action: Advise the customer that his or her service will not be protected from disconnection without a payment, payment plan or enrollment in an Eversource forgiveness program. Review the customer's account to determine if the customer was previously enrolled in a forgiveness program, and whether the customer is eligible to enroll in a forgiveness program. Explain to the customer financial hardship protection that is available from November 1 – May 1, including the process for verifying eligibility through a local Community Action Agency (see above). Explain to the customer that once he or she has been verified for financial hardship protection by the CAA, the customer can enroll in MPP or New Start, and the security deposit will be waived.
  - If the customer is eligible to enroll in an Eversource forgiveness program, explain the programs and benefits, and if the customer agrees, proceed with enrollment. If applicable, discuss re-enrollment requirements with the customer. Explain to the customer that without a payment, payment arrangement, or program enrollment, the service may be disconnected.

- If it does not appear the customer is eligible to enroll in a forgiveness program, discuss the customer's payment plan options to avoid shut-off.

- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for <u>medical hardship protection</u>**
  <u>Representative Action:</u> Explain that a customer (or a member of his or her household) who is seriously ill or has a life-threatening condition, as determined by a physician, is eligible to receive shut-off protection for the duration of the medical condition. Explain that a customer account with a life-threatening condition would receive shut-off protection all year, whereas a customer account with a serious illness condition would receive shut-off protection from November 1 – May 1, during the winter moratorium. Describe the medical hardship qualification process. If the customer seeks medical hardship protection, advise the customer that the account will be temporarily protected from shut-off for 14 days to allow time for a physician to complete the certification of illness form and submit the form via the company's online medical web portal. Emphasize that only a physician (not the customer, not the utility, etc.) can determine medical protection eligibility by completing the certification of illness form.

  If the customer seeks medical hardship protection, encourage the customer to pay as much as possible while receiving medical hardship protection, and explain that the customer's full past due balance will still be owed once the medical condition is no longer certified by a physician, or the Company will send a shut-off notice. Encourage the customer to take full advantage of the energy assistance programs that are available to those who qualify.

2. PURPOSE OF THE CALL: CUSTOMER RECEIVED A SHUT-OFF NOTICE OR SERVICE HAS BEEN SHUT-OFF

Guidance for Representative:

Actively listen to the customer to understand the purpose of the call. Although the customer might not directly request financial hardship, it's important that you proactively identify customers who may BENEFIT from hardship protection and provide all the help and information you can. For example:

- Customer: *"I received a disconnect notice (or my service was turned off). What can I do to stop the disconnect (or reconnect my service?)"*

  Representative Action: Ask the customer pre-qualifying questions for financial hardship. Pre-qualifying questions include:

  - Is the customer receiving Social Security benefits, SNAP (Supplemental Nutrition Assistance Program), TANF (Temporary Assistance for Needy Families) or other federal, state, or local public assistance program benefits?
    - If yes, skip the rest of the questions and begin explanation of financial hardship protection
  - What is the household size (adults and children)?
  - What is the gross or annual monthly income?
  - What are the sources of income (for example, pay stubs, food stamps, child support)?
  - Are any other conditions in your family that may be affecting your ability to pay?

  Review the CT household income guidelines for the current year.

- **If the service is on:** Explain to the customer that if he or she qualifies for financial hardship, the account will be protected from shut-off from November 1 through May 1, otherwise known as the Winter Protection Program. If the customer seeks winter protection, advise the customer that the account will be temporarily protected from shut-off for 60 days; emphasize that the customer MUST immediately contact his or her local Community Action Agency and schedule an appointment to verify financial hardship protection before the 60 days has passed. Explain that the Community Action Agency will verify that the customer qualifies for financial hardship protection; customers who do qualify then automatically receive shut-off protection until May 1 of this year.

  Explain to the customer that during his or her visit to the local Community Action Agency, staff will:

  - Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;
  - Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer's past due balance; and
  - Enroll the customer in a forgiveness program, such as the Matching Payment Program or New Start (if eligible)

  Provide the name and phone number of the customer's local Community Action Agency based on the customer's town of residence.

  Explain to the customer that financial hardship protection needs to be renewed each year with the Community Action Agency; the customer's eligibility does not carry over from year to year. Reiterate that the customer must complete the process for each year he or she wishes to be coded financial hardship (i.e., contact that Community Action Agency to schedule an appointment to have their account coded financial hardship, and contact Eversource to request a 60-day financial hardship protection on the account if the customer has not visited a Community Action Agency by November

1.) Explain to the customer that he or she can contact the Community Action Agency to schedule an appointment beginning in August, and that the customer does not have to wait until November 1 to seek financial hardship protection for the upcoming winter protection period.

Provide the customer with options to enroll in a payment plan or forgiveness program, if eligible.

****Note: It is important to determine the date the shut-off is scheduled to occur. If the date is within 72 hours of the phone call, you must tell the customer that to prevent the scheduled shut-off, the customer must call the number indicated on the shut-off notice to report that a payment arrangement has been established and a payment has been made prior to the date of the scheduled shut-off, or if the customer is receiving temporary shut-off protection for 60 days.**

- **If the service is off:**

Provide the customer with the payment amount that is required to reconnect the service. Explain to the customer that if he or she qualifies for financial hardship, the customer will be protected from shut-off through May 1, otherwise known as the Winter Protection Program. Explain that if the customer's financial hardship claim is verified, the customer will not be required to pay a security deposit in order to reconnect service. Explain that the customer will be charged a reconnection fee ($48 for next business day reconnection, or $107 for same-day), which is not due at the time of reconnection, but will be due as part of next month's bill.
If this is the first time the customer has claimed financial hardship during the current winter moratorium period, complete the following:

- Cancel any pending service disconnect orders.
- Process an order to reconnect the service — even if the customer is unable to pay the required amount.
- Explain that the Company will temporarily protect service for 60 days to allow time for the customer to visit a local Community Action Agency (only one 60-day protection period per customer is awarded during the Moratorium). Emphasize that the customer MUST immediately contact his or her local Community Action Agency and schedule an appointment to verify financial hardship protection before the 60 days has passed.
- Explain that the Company will send a shut-off notice by mail after the 60-day temporary protection period if the customer's financial hardship claim has not been verified by the Community Action Agency. May 1 if the past due balance has not been paid and there is not a payment arrangement in place.
- Advise the customer to contact the Company after the customer verifies financial hardship protection with the Community Action Agency to ensure he or she is enrolled in a forgiveness program or other payment arrangement.
- Encourage the customer to sign up for text message and/or email alerts to receive bill pay reminders prior to service being shut off.

Explain to the customer that during his or her visit to the local Community Action Agency the customer will be able to:

- Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;
- Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer's past due balance; and
- Enroll the customer in a forgiveness program, such as the Matching Payment Program or New Start (if eligible)

Provide the name and phone number of his or her local Community Action Agency.
Finally, encourage the customer to pay as much as possible during the winter protection period, and explain that the customer's full past due balance will still be owed after May 1 when the protection period ends. Advise the customers that the Company will send a shut-off notice by mail after May 1 if the past due balance has not been paid and there is not a payment arrangement in place. Encourage the customer to schedule a visit with his or her local Community

Action agency to take full advantage of the energy assistance programs that are available to those who qualify. Advise the customer to contact the Company after the customer verifies financial hardship protection with the Community Action Agency to ensure he or she is enrolled in a forgiveness program or other payment arrangement.

- Customer: *"I was unable to get an appointment with my Community Action Agency." Or no action was taken by the customer to contact a Community Action Agency.*

  Guidance for Representative: Be aware that once the 60-day temporary hardship protection period is over, the customer's account will follow the normal collections process and the customer could receive a new disconnect notice.

  Representative Action: Attempt to establish a payment plan and explain the benefits of Eversource's arrearage forgiveness programs (Matching Payment and New Start), if eligible. If the customer has received a service disconnect notice, advise the customer to bring the disconnect notice to his or her local Community Action Agency (CAA) to receive prioritized service.
    - Matching Payment Program: During the enrollment process, provide the monthly payment arrangement that is calculated based on the customer's average annual usage. Advise the customer that if this monthly amount is not feasible, there is an option to pay $75 a month for those who qualify based on their financial situation using the Below Budget Worksheet. Explain to the customer that the larger the amount the customer is able to pay each month under this program, the greater amount of money will be matched by the Company to help pay down the customer's past due balance more quickly.

Attachment D
17-12-03RE01
2nd Interim Decision

United Illuminating Call Center Script

1. PURPOSE OF THE CALL: BILL IS PAST DUE

Guidance for Representative:

Actively listen to the customer to understand the purpose of the call. Although the customer might not directly request financial hardship, it's important to listen to key words and phrases that can help to proactively identify customers who may BENEFIT from hardship protection and provide all the help and information you can.

- Customer: *"I haven't been able to make the payment by the due date. What can I do?"*
- Customer: *"I can't commit to a payment arrangement and need help paying my bill."*

  Guidance for Representative: The customer may be unable to commit to a payment or payment arrangement because they are experiencing a financial hardship.

  Representative Action: Ask the customer pre-qualifying questions for financial hardship protection. Pre-qualifying questions include:
  - Is the customer receiving Social Security benefits, SNAP (Supplemental Nutrition Assistance Program), TANF (Temporary Assistance for Needy Families), or other federal, state, or local public assistance program benefits?
    - If yes, skip the rest of the questions and begin explanation of financial hardship protection
  - What is the household size (adults and children)?
  - What is the gross or annual monthly income?
  - What are the sources of income (for example, pay stubs, food stamps, child support)?
  - Are you or is anyone in your home seriously ill, or facing a life-threatening situation? (If yes, see medical hardship, below)
  - Are any other conditions in your family that affect ability to pay?

  Review the CT household income guidelines for the current year.

- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for financial hardship protection - During the Moratorium (November 1 – May 1)**

Representative Action: Explain to the customer that if he or she qualifies for financial hardship, the account will be protected from shut-off from November 1 through May 1, otherwise known as the Winter Protection Program. If the customer seeks winter protection, advise the customer that the account will be temporarily protected from shut-off for 13 days to allow time for the customer to provide documentation to verify that the customer qualifies for financial hardship protection. Explain to the customer that he or she has two options to provide proof of financial hardship protection in the 13-day window:

1) Submit proof of financial hardship documentation directly to UI. Acceptable documentation includes, but is not limited to:
   a. Social security budget sheet
   b. Energy award letter
   c. Husky medical
   d. Unemployment award letter
   e. Paystubs (if employed) or 1099 (if self-employed)
   f. Military documentation (active service)

OR

2) Contact the customer's local Community Action Agency and schedule an appointment within 13 days. Community Action Agency staff will:
   - Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;
   - Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer's past due balance; and
   - Enroll the customer in a forgiveness program, such as the Matching Payment Program (MPP) and the UI Matching Payment Plan (MAPP)

Provide the name and phone number of the customer's local Community Action Agency based on the customer's town of residence.

Even if the customer chooses to provide proof of financial hardship documentation to UI directly, encourage the customer to schedule a visit with the local Community Action Agency to take full advantage of the energy assistance programs that are available to those who qualify. Explain to the customer that financial hardship protection needs to be renewed each year; the customer's eligibility does not carry over from year to year. Reiterate that the customer must complete the process for each year he or she wishes to be coded financial hardship.

Finally, encourage the customer to pay as much as possible during the winter protection period, and explain that the customer's full past due balance will still be owed after May 1 when the protection period ends. Advise the customer that the Company will send a shut-off notice by mail after May 1 if the past due balance has not been paid and there is not a payment arrangement in place.

- **The customer is already verified as financial hardship but not enrolled in a program**
  Representative Action: Review the customer's account to determine if the customer is eligible to enroll in a forgiveness program. If the customer is eligible, explain the programs and benefits and if the customer agrees, proceed with enrollment.

    - For the Matching Payment Program: Explain the two phases of the program and the process for receiving matching payments from the Company. During the enrollment process, provide the monthly payment arrangement that is calculated based on the customer's average annual usage. Advise the customer that if this monthly amount is not feasible, there is an option to pay $75 a month for those who qualify based on their financial situation using the Below Budget Worksheet. Explain to the customer that the larger the amount the customer is able to pay each month under this program, the greater amount of money will be matched by the Company to help pay down the customer's past due balance more quickly.

- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for financial hardship protection - Non-Moratorium (May 2 – October 31)**

  Guidance for Representative: Regardless if the customer is or is not verified as financial hardship, his or her service is not protected from disconnection without a payment or payment arrangement, unless the customer is eligible to receive medical hardship protection for a life-threatening condition.

  Representative Action: Advise the customer that his or her service will not be protected from disconnection without a payment, payment plan or enrollment in a UI program. Review the customer's account to determine whether the customer was previously on a forgiveness program, and whether the customer is eligible to enroll in a forgiveness program. Explain to the customer financial hardship protection that is available from November 1 – May 1, including the process for verifying eligibility (see above). Explain to the customer that once he or she has been verified for financial hardship protection, the customer can enroll in MPP, and the security deposit will be waived.

- If the customer is eligible to enroll in a UI forgiveness program, explain the programs and benefits, and if the customer agrees, proceed with enrollment. If applicable, discuss re-enrollment requirements with the customer. Explain to the customer that without a payment, payment arrangement, or program enrollment, the service may be disconnected.
- If it does not appear the customer is eligible to enroll in a forgiveness program, discuss the customer's payment plan options to avoid shut-off.

- **The customer expresses difficulty in paying his or her bill, or otherwise indicates potential eligibility for <u>medical hardship protection</u>**
  <u>Representative Action:</u> Explain that a customer (or a member of his or her household) who is seriously ill or has a life-threatening condition, as determined by a physician, is eligible to receive shut-off protection for the duration of the medical condition. Explain that a customer account with a life-threatening condition would receive shut-off protection all year, whereas a customer account with a serious illness condition would receive shut-off protection from November 1 – May 1, during the winter moratorium. Describe the medical hardship qualification process. If the customer seeks medical hardship protection, advise the customer that the account will be temporarily protected from shut-off for 13 days (or 7 days outside of the winter moratorium period) to allow time for a physician to complete the certification of illness form and submit the form via the company's online medical web portal. Emphasize that only a physician (not the customer, not the utility, etc.) can determine medical protection eligibility by completing the certification of illness form.

  If the customer seeks medical hardship protection, encourage the customer to pay as much as possible while receiving medical hardship protection, and explain that the customer's full past due balance will still be owed once the medical condition is no longer certified by a physician or the Company will send a shut-off notice. Encourage the customer to take full advantage of the energy assistance programs that are available to those who qualify.

2. PURPOSE OF THE CALL: CUSTOMER RECEIVED A SHUT-OFF NOTICE OR SERVICE HAS BEEN SHUT-OFF

Guidance for Representative:

Actively listen to the customer to understand the purpose of the call. Although the customer might not directly request financial hardship, it's important to listen to key words and phrases that can help to proactively identify customers who may BENEFIT from hardship protection and provide all the help and information you can.

- Customer: *"I received a disconnect notice (or my service was turned off). What can I do to stop the disconnect (or reconnect my service?)"*

  Representative Action: Ask the customer pre-qualifying questions for financial hardship. Pre-qualifying questions include:

  - Is the customer receiving Social Security benefits, SNAP (Supplemental Nutrition Assistance Program), TANF (Temporary Assistance for Needy Families) or other federal, state, or local public assistance program benefits?
    - If yes, skip the rest of the questions and begin explanation of financial hardship protection
  - What is the household size (adults and children)?
  - What is the gross or annual monthly income?
  - What are the sources of income (for example, pay stubs, food stamps, child support)?
  - Are any other conditions in your family that may be affecting your ability to pay?

  Review the CT household income guidelines for the current year.

- **If the service is on:** Explain to the customer that if he or she qualifies for financial hardship, the account will be protected from shut-off from November 1 through May 1, otherwise known as the Winter Protection Program. If the customer seeks winter protection, advise the customer that the account will be temporarily protected from shut-off for 13 days to allow time for the customer to provide documentation to verify that the customer qualifies for financial hardship protection. Explain to the customer that he or she has two options to provide proof of financial hardship protection in the 13-day window:

  1) Submit proof of financial hardship documentation directly to UI. Acceptable documentation includes, but is not limited to:
     a. Social security budget sheet
     b. Energy award letter
     c. Husky medical
     d. Unemployment award letter
     e. Paystubs (if employed) or 1099 (if self-employed)
     f. Military documentation (active service)

OR

  2) Contact the customer's local Community Action Agency and schedule an appointment within 13 days. Community Action Agency staff will:

- Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;
- Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer's past due balance; and
- Enroll the customer in a forgiveness program, such as the Matching Payment Program (MPP) and MAPP

Provide the name and phone number of the customer's local Community Action Agency based on the customer's town of residence.

Even if the customer chooses to provide proof of financial hardship documentation to UI directly, encourage the customer to schedule a visit with the local Community Action Agency to take full advantage of the energy assistance programs that are available to those who qualify. Explain to the customer that financial hardship protection needs to be renewed each year; the customer's eligibility does not carry over from year to year. Reiterate that the customer must complete the process for each year he or she wishes to be coded financial hardship.

Finally, encourage the customer to pay as much as possible during the winter protection period, and explain that the customer's full past due balance will still be owed after May 1 when the protection period ends. Advise the customer that the Company will send a shut-off notice by mail after May 1 if the past due balance has not been paid and there is not a payment arrangement in place.

Provide the customer with options that can prevent a disconnect (payment, payment arrangement or program).

****Note: It is important to determine the date the shut-off is scheduled to occur. If you have established a payment arrangement with the customer and/or if the customer is receiving temporary shut-off protection for 13 days, tell the customer to call the number indicated on the shut-off notice to ensure the pending shut-off is canceled.**

- **If the service is off:**

Provide the customer with the payment amount that is required to reconnect the service. Explain to the customer that if he or she qualifies for financial hardship, the customer will be protected from shut-off through May 1, otherwise known as the Winter Protection Program. Explain that if the customer's financial hardship claim is verified, the customer will not be required to pay a security deposit in order to reconnect service. Explain that the customer will be charged a reconnection fee ($16.46), which is not due at the time of reconnection, but will be due as part of next month's bill.

If this is the first time the customer has claimed financial hardship during the current winter moratorium period, complete the following:

- Cancel any pending service disconnect orders.
- Process an order to reconnect the service — even if the customer is unable to pay the required amount.
- Explain that the Company will send a shut-off notice by mail after the 13-day temporary protection period if the customer's financial hardship claim has not been verified by either UI or the Community Action Agency, or if the past due balance has not been paid and there is not a payment arrangement in place.

Explain that the Company will temporarily protect service for 13 days to allow time for the customer to provide documentation to verify that the customer qualifies for financial hardship protection. Explain to the customer that he or she has two options to provide proof of financial hardship protection in the 13-day window:

3) <u>Submit proof of financial hardship documentation directly to UI. Acceptable documentation includes, but is not limited to:</u>

a. Social security budget sheet
b. Energy award letter
c. Husky medical
d. Unemployment award letter
e. Paystubs (if employed) or 1099 (if self-employed)
f. Military documentation (active service)

OR

4) Contact the customer's local Community Action Agency and schedule an appointment within 13 days. Community Action Agency staff will:

- Verify financial hardship through documentation provided by the customer; advise the customer to ask the Community Action Agency representative what income verification documentation the customer needs to bring to the appointment to complete this process;
- Help with the application for the Connecticut Energy Assistance Program, which provides direct payments to the utility toward a customer's past due balance; and
- Enroll the customer in a forgiveness program, such as the Matching Payment Program (MPP) and MAPP

Provide the name and phone number of the customer's local Community Action Agency based on the customer's town of residence.

Even if the customer chooses to provide proof of financial hardship documentation to UI directly, encourage the customer to schedule a visit with his or her local Community Action Agency to take full advantage of the energy assistance programs that are available to those who qualify. Explain to the customer that financial hardship protection needs to be renewed each year; the customer's eligibility does not carry over from year to year. Reiterate that the customer must complete the process for each year he or she wishes to be coded financial hardship.

Finally, encourage the customer to pay as much as possible during the winter protection period, and explain that the customer's full past due balance will still be owed after May 1 when the protection period ends. Advise the customer that the Company will send a shut-off notice by mail after May 1 if the past due balance has not been paid and there is not a payment arrangement in place.

- Customer: *"I was unable to get an appointment with my Community Action Agency." Or no action was taken by the customer to contact a Community Action Agency.*

  Guidance for Representative: Be aware that once the 13-day temporary hardship protection period is over, the customer's account will follow the normal collections process and the customer could receive a new disconnect notice. **However, the customer should have been informed that they could send their income verification to UI and an appointment with the Community Action Agency was unnecessary to secure hardship protection.**

  Representative Action: Attempt to establish a payment plan and explain the benefits of UI arrearage forgiveness programs (MPP and MAPP), if eligible.
  - Matching Payment Program: Explain the two phases of the program and the process for receiving matching payments from the Company. During the enrollment process, provide the monthly payment arrangement that is calculated based on the customer's average annual usage. Advise the customer that if this monthly amount is not feasible, there is an option to pay $75 a month for those who qualify based on their financial situation using the Below Budget Worksheet. Explain to the customer that the larger the amount the customer is able to pay each month under this program, the greater amount of money will be matched by the Company to help pay down the customer's past due balance more quickly.