Date Filed: August 14, 2026

Witness: Jessica B. Cain and Daniel M. Traynor
Request from: Office of Education, Outreach, and Enforcement

Question:

(PAYMENT ARRANGEMENTS) Describe the process(es) the Company uses to educate customers regarding non-hardship payment arrangements. Please include copies of all materials currently provided to customers regarding all non-hardship payment arrangements.

Response:

The Company educates customers regarding non-hardship payment arrangements in a variety of channels that include USPS mail, on-bill messaging, digital notifications, bill inserts, web/social media, and through in-person or virtual outreach events.

Bill Messaging and Bill Inserts (included with bills):

- *Programs to Help* (sent monthly to residential customers from September through April). See EOE-094, Attachment 1.
- *Your Rights: Important Information About Your Service* (sent annually to all customers). See EOE-094, Attachment 2.
- *News for You* (sent daily in March and August through direct on-bill messaging). See EOE-094, Attachment 3
- *Get Help with your Bill* (sent daily to all customers when electronic bill is ready). See EOE-094, Attachment 4

Shut-off Inserts (included with shut-off letters):

- *A Shut Off Notice: What You Can Do* (sent year-round to residential customers). See EOE-094, Attachment 5.
- *Programs to Help* (sent year-round to residential customers). See EOE-094, Attachment 1.
- *Winter Protection* (sent to residential customers from November through April). See EOE-094, Attachment 6.

News, Web and Social Media:

- *Eversource.com/billhelp* (web page available to all customers). See EOE-094, Attachment 7.
- *Social Media Graphic* (graphic available on Eversource CT social media pages). See EOE-094, Attachment 8.

- *Get Help Customer Update* (digital newsletter sent periodically to residential customers the company has an email for). See EOE-094, Attachment 9.

In-Person or Virtual Event:

- *Bill Help* (business cards available during direct customer contact). See EOE-094, Attachment 10.
- *Bill Assistance* (annual virtual webinar targeted to residential non-hardship customers). Link to webinar example https://www.youtube.com/watch?v=HTNIN8dBLWo
- News Release. See EOE-094, Attachment 11.

Please refer to the Company's response in EOE-093[1],which indicates how CL&P educates customers, including non-hardship customers, on financial hardship and payment plans.

- See OCC-110, Attachment 2, for a copy of the Call Review Template that is used as a guide by the Company's Credit Call Vendors during live call conversations to ensure that customers, hardship and non-hardship, are educated about financial hardship benefits and payment plans.
- In addition, on Eversource.com, customers who log in to their account who are eligible for the Matching Payment Program are automatically provided only that option – because it is the best option for them with the lowest monthly payment amounts and arrears forgiveness.

There have been several regulatory proceedings across several PURA dockets that have directed modifications in this area. The Company follows these regulatory directives on payment plans offered to non-hardship customers:

- Docket No. 20-03-15[1]:
  - On July 6, 2022, PURA correspondence approved the Company's proposed commercial payment plans.[2]

[1] Docket No. 20-03-15, Emergency Petition Of William Tong, Attorney General For The State Of Connecticut, For A Proceeding To Establish A State Of Emergency Utility Shut-Off Moratorium.

[2] PURA Correspondence dated July 6, 2022, in Docket No. 20-03-15: https://www.dpuc.state.ct.us/dockcurr.nsf/8e6fc37a54110e3e852576190052b64d/8a33ea2cfc16184f852588770044b531/$FILE/20-03-15%20Correspondence%20to%20Joint%20Commercial%20Payment%20Arrangement%20.pdf

- Docket No. 21-07-01[3]:
  - PURA's April 20, 2022 Decision[4] at page 20 provided the Company with payment plan parameters in Table 3[ii] for non-hardship customers.

- Docket No. 24-05-01[5]:
  - PURA's November 6, 2024 Decision[6] and Order No. 2 modifies the payment required by non-financial hardship customers from 5%, or $25 to avoid shutoff up to 10% of a customer's arrearage.

- Docket No. 26-05-01[7]:
  - See EOE-094, Attachment 12, for payment plan offerings as filed on June 1, 2026 as Joint Attachment 04: How It Works_Payment Plans.

Prior Referenced Responses

[i] EOE-093 Question:
(HARDSHIP) Describe the process(es) that Yankee uses to educate customers regarding hardship designation and associated benefits and payment arrangements. Please include copies of all material currently provided to customers regarding hardship and its corresponding payment arrangements.

EOE-093 Response:
The Company educates customers regarding hardship designation and associated benefits and payment arrangements in a variety of channels. For example, the Company's communications strategy and implementation are outlined annually in the Joint Arrears Management Plan, Communication Plan in Docket No. 26-05-01, *Annual Review of Affordability Programs and Offerings.* See EOE-093, Attachment 1.

The following outreach materials are included as attachments:

[3] Docket No. 21-07-01, Application of The Connecticut Light and Power Company and Yankee Gas Services Company, each individually d/b/a Eversource Energy, The United Illuminating Company, Connecticut Natural Gas Corporation, and The Southern Connecticut Gas Company for Approval of Arrearage Forgiveness Program 2021-2022.

[4] April 20, 2022 Decision in Docket No. 21-07-01: https://www.dpuc.state.ct.us/dockcurr.nsf/8e6fc37a54110e3e852576190052b64d/7a4863c58dbf9ccb8525882a005b0335?OpenDocument

[5] Docket No. 24-05-01, Annual Review of Affordability Programs and Offerings (Energy Affordability Annual Review).

[6] November 6, 2024 Decision in Docket No. 24-05-01: https://www.dpuc.state.ct.us/dockcurr.nsf/8e6fc37a54110e3e852576190052b64d/9454beb9ebbff6dc85258bcd00549558?OpenDocument

[7] Docket No. 26-05-01, Annual Review of Affordability Programs and Offerings.

Financial Hardship Letters	• Heating w/50% low-income discount rate ("LIDR") Welcome Letter: EOE-093, Attachment 2 • 5%, 15%, 20%, 40% LIDR Heating Welcome Letter: EOE-093, Attachment 3 • Non-Heating w/50% LIDR Welcome Letter: EOE-093, Attachment 4 • 5%, 15%, 20%, 40% LIDR Non-Heating Welcome Letter: EOE-093, Attachment 5 • 60- & 30-Day Renewal Letter: EOE-093, Attachment 6 • 15-Day Renewal Letter: EOE-093, Attachment 7 • Expired: EOE-093, Attachment 8
Financial Hardship Digital Notifications	• Welcome: EOE-093, Attachment 9 • Renewal Reminder: EOE-093, Attachment 10 • Expired: EOE-093, Attachment 11
Medical Protection Letters	• Initial Claim: EOE-093, Attachment 12 • Welcome: EOE-093, Attachment 13 • Payment Reminder: EOE-093, Attachment 14 • Renewal Reminder: EOE-093, Attachment 15 • 2nd Reminder to Renew: EOE-093, Attachment 16 • Removal: EOE-093, Attachment 17 • Infant Protection Claim: EOE-093, Attachment 18
Matching Payment Program ("MPP") Letters	• Welcome: EOE-093, Attachment 19 • Monthly Required Payment Change: EOE-093, Attachment 20 • Missed Payment Reminder: EOE-093, Attachment 21 • Removal due to Financial Hardship Expiration: EOE-093, Attachment 22 • Removal due to Missed Payments: EOE-093, Attachment 23 • Program Reinstatement: EOE-093, Attachment 24 • Program Completion: EOE-093, Attachment 25
MPP Digital Notifications	• EOE-093, Attachment 26 *(email and text)*
Connecticut Energy Assistance Program ("CEAP")	• EOE-093, Attachment 27 *(email)* • EOE-093, Attachment 28 *(letter)*
Heating Assistance Awareness Month	• EOE-093, Attachment 29 *(bill insert)* • EOE-093, Attachment 30 *(email)*
Targeted Community Outreach Campaign	• EOE-093, Attachment 31 *(email)*

Additionally, the Company promotes hardship designation and associated benefits and payment arrangements alongside other programs, like the non-hardship payment arrangement. For customers who *call* the Company, the live call conversation and the up-front IVR ensure that customers, hardship and non-hardship, are educated about financial hardship benefits and payment plans. See EOE-093, Attachment 32. For the IVR, 100% of customers who contact the Company's Credit Contact Center hear about and are prompted to prequalify for financial hardship.

Lastly, the Company uses a multi-channel communication strategy, including print, digital, web, traditional, and social media, to educate customers about year-round enrollment for financial hardship status and payment arrangements. Refer to the Company's response in EOE-094[i] for how non-hardship customers are educated about payment arrangements.

Table 3
Flexible Payment Arrangement Parameters for the EDCs and LDCs[17]

Residential Customer Flexible Payment Arrangements	Minimum Down Payment	Maximum Duration
Active[1] Hardship & Non-Hardship Customers	5% of arrearage OR $25, whichever is lower	18 months
To Reconnect Service:		
Disconnected Hardship Customer	20% of arrearage, not to exceed $400, inclusive of reconnection charge; [2] No security deposit; Required enrollment in a payment plan	18 months
Disconnected Non-Hardship Customer	50% of arrearage, not to exceed $1,000, inclusive of reconnection charge;[3] Security deposit may be required; Required enrollment in a payment plan	18 months

[1]Customers who miss more than two consecutive payments, but who have not had their service disconnected, may re-enroll onto the payment arrangement, with the same minimum down payment required and maximum duration offered, once within a 12-month period to avoid service disconnection.

[2,3] Any applicable reconnection charge to be assessed separately shall nonetheless be taken into account when determining a customer's down payment amount such that no hardship/non-hardship customer is paying more than $400/$1,000 for their down payment amount and reconnection charge combined.

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