

Talking Points:

Payment Plans, Protections and Assistance for Mass. Customers

Overview

We know the pandemic continues to impact customers financially and in unprecedented ways. We are communicating proactively and frequently with customers who may be behind on their bill, to connect them with payment plans, state and federal financial stimulus programs and ways to reduce their energy use and bills.

Frequently Asked Questions

What if I'm behind on my energy bill – what do I do?

- If the pandemic has made it difficult for you to pay your energy bill as you normally would, there are programs and options that can help.
- The most important thing you can do is reach out to the company to discuss your situation. They will work one-on-one with you to find a solution that best meets your needs:
 - Eastern Mass.: 866-861-6225
 - Western Mass.: 877-963-2632
- Eversource is offering a special, flexible payment arrangement — with no down payment for eligible customers — and up to 12 months to pay.
- Once enrolled and as long as you make your payments, you are protected from service disconnection for the duration of your plan.
- I also encourage you to visit **Eversource.com/billhelp** for additional payment options, state and federal assistance programs and ways to save money and energy, which you may find helpful.

What programs are available to help me?

If you're experiencing financial hardship, there are options to help:

For all customers:

- **Flexible payment plans.** Pay your past due balance over a period up to 12 months, with no down payment required (for eligible customers).

For business customers:

- ***NEW* Balance Forgiveness Program.** For eligible small commercial customers. Enroll in and complete a payment plan and you may be eligible to receive two bill credits equal to two months of past bill charges.
- **State and federal financial assistance programs for businesses.** You may be eligible for financial assistance programs available to businesses through the Coronavirus Aid, Relief and Economic Stimulus Act. Visit Eversource.com and select the COVID-19 banner in the middle of the page for full details.

For Residential Customers:

	<p>Assistance programs. Even if you have never applied before, if you have been laid off or had your hours reduced because of the pandemic, you may be eligible for financial or energy assistance. Visit Eversource.com/billhelp for information:</p> <ul style="list-style-type: none"> ○ New Start: Eliminate portions of your overdue balance by making payments on time each month. ○ Fuel Assistance: If you heat with electric or gas, this program can help pay a portion of your bill. ○ Discount Rate: Income-eligible customers may qualify for a discount off their monthly utility bill for customers in need. ○ The Good Neighbor Energy Fund: Assistance for Massachusetts residents experiencing a temporary crisis which has left them without enough money to pay their utility bill, but do not qualify for federally funded assistance programs. Good Neighbor funds are available through your local Salvation Army Assistance Center. <ul style="list-style-type: none"> ● Residential customers, please contact your local Community Action Agency to determine if you qualify for financial assistance. Visit www.mass211.org or dial 211 to find your local agency.
<p>What can I do to reduce my energy bill?</p>	<ul style="list-style-type: none"> ● Visit Eversource.com and click “Save Money and Energy” for easy to implement energy saving tips, rebates, and programs that will help you save money and energy.
<p>Have customers with a past-due balance heard from Eversource during the pandemic?</p>	<ul style="list-style-type: none"> ● Yes. Eversource has and will continue to communicate information on payment plans and other assistance for which customers may be eligible. Since early in the pandemic, this information has been shared via: <ul style="list-style-type: none"> ○ Email ○ Letter ○ Eversource.com ○ Bill inserts ○ Upfront IVR messaging ○ Traditional and social media ○ Conversations with Customer Service Representatives

Eversource Assistance Programs for Massachusetts Customers



Special Programs and Services to Assist Eversource Customers Impacted by COVID-19

Communication channels:

Suspension of service disconnection and late payment fees

We've suspended service disconnections and late payment fees to help customers in response to COVID-19.

Customer Email, Customer Update, Eversource.com, IVR, Social Media

Residential flexible payment plans

To support residential customers impacted by COVID-19, we're offering a special, flexible payment plan — with no down payment — for any past-due amount.

Customer Email, Customer Update, Eversource.com, IVR, Social Media

Small Business extended payment plan

To support small business customers impacted by COVID-19, Eversource is offering a \$0 down payment and a 12-month payment arrangement, with the first payment not due until June 1.

Eversource.com, Letter (to Chambers of Commerce)

State and federal aid for small business customers

To assist small business customers impacted by COVID-19, we are providing information on both state and federal aid resources.

Business Customer Email, Eversource.com, IVR, Webinar

Payment Assistance Programs, Services and Protections Available Year-Round

Communication channels:

Discount Rate

Eversource offers a special discounted energy rate to income-eligible electric and gas service residential customers.

Bill Insert, Customer Letter, Eversource.com

New Start

Eversource's New Start Program can help electric and/or gas service residential customers eliminate their outstanding balance in as little as 12 months when customers make on-time monthly payments. Eversource will make up the difference and customers that are eligible for re-enrollment will not be required to make a good faith payment.

Bill Insert, Customer Letter, Eversource.com

Winter Protection Plan

Eligible customers are protected from electric or gas service disconnection for nonpayment from November 15 through March 15.

Bill Insert, Customer Letter, Eversource.com

Medical Protection

Electric or gas service cannot be shut off, or will be restored, if a residential customer can certify to Eversource they are unable to pay an overdue balance because of a financial hardship and someone living in the home has a certified illness.

Customer Letter, Eversource.com

Youth Protection

Electric or gas service cannot be shut off, or will be restored, if a residential customer can certify to Eversource they are unable to pay an overdue balance because of a financial hardship and a child under 12 months old lives in the home.

Customer Letter, Eversource.com

Eversource Assistance Programs for Massachusetts Customers



continued

Payment Assistance Programs, Services and Protections Available to Eversource Customers in MA

Communication channels:

Elderly Protection

Electric or gas service cannot be shut off, or will be restored, if a residential customer can certify to Eversource they are unable to pay an overdue balance because of a financial hardship and all adults living in the home are age 65 or older and a minor resides in the home.

Customer Letter, Eversource.com

Energy Efficiency for low-income customers

Eversource offers a variety of no-cost energy efficiency improvements including the Home Energy Solutions program to help eligible electric and gas service customers reduce their energy bill.

Bill Insert, Eversource.com

Energy Savings Plan Tool

Can help electric and gas service customers manage their energy usage and costs throughout the year.

Bill Insert, Eversource.com

Budget Billing

Electric and gas service customers can manage their expenses by equalizing monthly energy bills and avoiding the seasonal peaks during heating and cooling months.

Bill Insert, Eversource.com

Promoted Federal and Private Massachusetts Fuel Assistance Programs

Communication channels:

Fuel Assistance

Electric and gas service customers with a household income at or below 60 percent of the state median income may qualify for federally funded fuel assistance to help pay their Eversource bill.

Bill Insert, Customer Letter, Eversource.com

Good Neighbor Energy Fund

Electric and gas service customers who don't qualify for federally funded assistance programs are encouraged to apply for help to pay their Eversource bill from the Good Neighbor Energy Fund.

Eversource.com