

FACT SHEET 4 - ALTERNATE PAYMENT PLANS

1. There are Commission regulations on alternate payment plans.
 - An alternate payment plan means a payment plan designed to avoid service termination and to pay all outstanding charges to the utility.
2. If you are a **low-income customer**, and are not able to pay an outstanding bill in full, the following rule applies:
 - The utility **must** in good faith attempt to negotiate a reasonable alternate payment plan.

NOTE: the Commission does not define "low-income customer."
TIP: Follow the income guidelines for EUSP and MEAP.
3. If you are **not** a low-income customer, but you are unable to pay an outstanding bill in full, the following rule applies:
 - The utility **may** in good faith attempt to negotiate a reasonable alternate payment plan.
4. In negotiating an alternate payment plan for any customer, the utility must consider the **circumstances** and **financial condition** of the customer:
 - Size of the outstanding bill;
 - Customer ability to pay;
 - Customer payment history;
 - Any expected energy assistance (EUSP and MEAP) benefits for which the customer may be eligible;
 - The length of time the bill has been outstanding;
 - The circumstances which resulted in the past due bill;
 - Hardships which may result from lack of utility service;
 - Any other relevant factors related to circumstances of the customer.

(more)

5. A utility may refuse to offer or negotiate an alternate payment plan if the following circumstances exist:
 - You have failed to meet the terms of any alternate payment plan (including USPP and EUSP plans) during the past 18 months;
 - You have committed fraud;
 - You have committed theft of utility service;
 - You denied utility access to equipment located on customer's property.
6. If you apply for MEAP and USPP, the utility must make payment arrangements for any outstanding bills up to \$400

TIPS

7. If you are behind on your utility bills:
 - You should contact the utility right away to request a payment plan
 - You should **not** wait for the turn-off notice.
8. If the utility will not work out a reasonable payment arrangement, and you dispute the decision, you can file a complaint with PSC.
9. Customer disputes may include the following:
 - The utility refused to discuss a payment plan with you.
 - You disagree that you have missed payments under a prior payment plan during the previous 18 months.
 - You disagree that you committed "fraud" or that the circumstances cited by the utility should be considered "fraud."
 - You disagree that you committed theft of utility service.
 - You disagree that you denied utility access to equipment on your property.

For more information, see OPC's **Complaint Brochure**.