



Help Me Understand

Balance Forgiveness Programs and Payment Plans

Are there programs available for low-income eligible customers?

Yes. Eversource offers programs for low-income residential customers that can help reduce or eliminate past-due balances. Matching Payment and New Start programs are described below.

How do I know if I qualify for low-income programs?

Call Eversource at 800-286-2828 or visit Eversource.com/billhelp. We will work with you to determine if you qualify and find the best solution to meet your needs.

Can I work directly with Eversource to qualify and enroll on balance forgiveness programs?

Yes. Log on to your account at Eversource.com and select Upload Documents in the menu on the bottom of the page to securely submit proof of income such as receipt of public assistance benefits or household income for all adults over 18-years-old.

Matching Payment Program

The Matching Payment Program (MPP) is available to all residential income-eligible electric and gas heating customers. To enroll in the MPP, contact Eversource or visit your local Community Action Agency (CAA) who will assist you in signing up for Connecticut Energy Assistance Program (CEAP) funds and MPP. Eversource will match CEAP amounts and all required payments made to your account down to a zero balance. The arrangement determines one monthly fixed payment, which is calculated using your total utility charges over the past 12 months – minus any energy assistance award. Customers who receive public assistance benefits may have their monthly budget payment reduced to as low as \$50. To be eligible for the MPP, you must meet any of the following federal government assistance requirements:

- Your household income is at or below 60% of the state median income.
- You receive public income assistance, such as aid to the blind, elderly, disabled, families with dependent children, Supplemental Nutrition Assistance Program (SNAP), Medicaid, or Supplemental Security Income.
- You or a member of your household is seriously ill as certified by a physician.
- Your sole source of financial support is from Social Security, U.S. Department of Veterans Affairs, or Unemployment Compensation Benefits.
- You are the head of your household and unemployed and your household income is less than 300% of the federal poverty income guidelines.

What if I can't pay the arranged Matching Payment budget amount?

If you receive certain public assistance benefits, you automatically qualify for a reduced monthly budget payment. Call Eversource at 800-286-2828 or contact your local Community Action Agency (CAA) to learn more. Find your local CAA at 211ct.org or call 2-1-1.

Contact Eversource

Call Eversource at 800-286-2828 if you have questions about our programs. You can learn more about our payment programs online at www.Eversource.com/billhelp.



Help Me Understand

Balance Forgiveness Programs and the Payment Plans

Payment Plans

All customers qualify for an extended payment plan that allows several months to pay a past due balance, with no interest and no fees.

New Start Program

Residential, low-income electric customers with a balance of at least \$100 past due by more than 60 days may be eligible for the New Start Program, to have their outstanding balance eliminated in as little as 12 months. When you make your scheduled New Start monthly payment, a portion of your past-due balance is eliminated or “forgiven,” reducing the amount you owe. Eversource customers who have a medical protection status on their account are eligible for New Start regardless of their income. You may be eligible for medical protection status on your account if you or anyone in your home is seriously ill or has a life-threatening situation.

Billing and Payment Information

I need help paying my bill. What can I do?

Call Eversource or you can visit your local Community Action Agency (CAA) if you meet any of the following criteria:

- Your household income is at or below 60% of the state median income.
- You receive public income assistance, such as aid to the blind, elderly, disabled, families with dependent children, Supplemental Nutrition Assistance Program (SNAP), Medicaid, or Supplemental Security Income.
- You or a member of your household is seriously ill as certified by a physician.
- Your sole source of financial support is from Social Security, U.S. Department of Veterans Affairs, or Unemployment Compensation Benefits.
- You are the head of your household and unemployed and your household income is less than 300% of the federal poverty income guidelines.

You may qualify for a balance forgiveness program to help pay your bill.

Contact Eversource

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Help Me Understand

Can I work directly with Eversource to qualify and enroll on balance forgiveness programs?

Yes. Log on to your account at Eversource.com and select Upload Documents in the menu on the bottom of the page to securely submit proof of income such as receipt of public assistance benefits or household income for all adults over 18-years-old.

Eversource representatives are available to speak with you Monday through Friday, from 8 a.m. to 6 p.m., to discuss your account and programs to help you. Eversource representatives are ready to assist you with:

- Making a payment
- Establishing a payment plan
- Applying for fuel assistance through state-sponsored agencies
- Enrolling in a balance forgiveness program (New Start or Matching Payment Program)
- Understanding the medical protection qualification process

How can I make a payment?

- ✓ Log on to your account at Eversource.com to make a one-time payment using your bank account, debit, or credit card.
- ✓ Call 888-783-6618 to make a one-time payment using your bank account, debit, or credit card.
- ✓ Text – sign-up with your online Eversource account using your bank account.
- ✓ Eversource mobile app – download the free app through the Apple Store or Google Play.
- ✓ U.S. mail – Eversource accepts checks and money orders to the following address:
Eversource, P.O. Box 56002, Boston, MA 02205-6002
- ✓ In person – visit an authorized third-party bill payment agency that accepts Eversource bill payments.
- ✓ Call Eversource at the number below if you need help finding an authorized agency near you.

How do I dispute a payment arrangement?

If you are unable to reach a satisfactory Payment Arrangement with our Customer Service representative, you may ask to speak with a Company Review Officer. If you disagree with a Review Officer's decision concerning a Payment Arrangement, you may appeal within 10 days to Connecticut's Public Utilities Regulatory Authority (PURA). If you disagree with PURA's decision, you may request a hearing before PURA. During your appeal, your service will not be shut off, as long as you continue to pay your current and undisputed bill amounts during this period.

Contact Eversource

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Help Me Understand

Medical Protection Plan

If someone in the home has a medical illness, contact Eversource at 800-286-2828 for medical protection information.

Can my service be disconnected if someone in my household is ill?

You may be eligible for medical protection on your account if you or anyone in your home is seriously ill or has a life-threatening situation. If a physician certifies that someone in your home has a serious illness, your service will be protected from disconnection during the Winter Protection period, November 1 through May 1.

If your physician certifies that the medical condition is life-threatening, your service will not be disconnected at any time during the period certified by your physician.

How does a physician certify the medical illness?

Contact your physician who must complete the certification of illness form and submit it online through Eversource's medical web portal at Eversource.com/MDForm. You must provide your physician with your utility billing account number and service address in order for the physician to complete the online illness form.

Will my certified medical illness expire?

Yes. Once a physician certifies the medical illness, whether serious or life-threatening, the certification is valid for the period of time as determined by your physician, up to 1 year. All medical illness certifications must be renewed annually.

Contact Eversource

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Help Me Understand Reducing Your Energy Usage

In addition to lowering your energy bill through payment arrangements, you can also lower your energy bill by reducing the amount of energy you use in your home.

What is the Home Energy SolutionsSM Program?

With the Home Energy Solutions - Income-Eligible Program, you can receive the installation of no-cost services on the day of our contractor's visit that save you money and energy — while you stay warm and comfortable. Homeowners and renters that meet income-eligibility guidelines can participate. Services may include:

- Safety tests on heating equipment.
- Air sealing to reduce drafts.
- Installation of long-lasting, energy-saving LED light bulbs.
- Installation of hot water-saving devices.
- The average customer saves around \$200 per year by participating.

Call 877-WISE-USE (877-947-3873) or visit [Eversource.com/billhelp](https://www.eversource.com/billhelp) for an application and to learn more.

Are there ways I can save more?

Yes. Home Energy Solutions - Income-Eligible participants may be eligible for additional upgrades like insulation, energy-efficient windows and more at little to no cost to you. These additional upgrades could provide additional savings and comfort in your home.

How do I know if I qualify for Home Energy Solutions - Income-Eligible program?

Eversource customers who have not participated in this program for the last three years are eligible if you qualify for energy assistance or your household income is at or below 60% of the state median income. See the Home Energy Solutions – Income Eligible application for eligibility requirements.

What if I do not qualify for the Home Energy Solutions – Income-Eligible program?

A similar program is available for customers who do not meet income eligibility requirements for a fee. **Visit [Eversource.com/home-savings](https://www.eversource.com/home-savings) or call 877-WISE-USE (877-947-3873) to learn more about this and other energy efficiency offers.**

Contact Eversource

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