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**.