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Office of People's Counsel (OPC)
**COVID-19 State of Emergency: Instructions for Requesting a Utility Bill
Payment Extension or Alternate Payment Plan**

You should take these steps if you are behind on your utility bill payments, and have a service shut-off notice or your service has been disconnected.

Step 1: Contact your utility and request a bill payment extension or payment plan.

Step 2: Check your eligibility for bill assistance or temporary protection due to serious medical problems.

- **Bill Assistance:** You may be eligible for energy assistance programs. Bill assistance resources are listed at the end of this document. In response to the State of Emergency many programs that offer energy assistance are temporarily changing the way they offer services. Refer to our COVID-19 Emergency Assistance Guide and our Resource Guides found on our website at www.opc.maryland.gov.
- **Medical Certification:** If you or someone in your household has a serious illness that is aggravated by loss of heat or electricity, or you rely on life-support equipment, contact your medical provider to request a medical certification form to send to the utility. This will provide a temporary delay in service termination – if you have not been disconnected. If you need assistance or have questions about this process call our office at 410-767-8150.

Step 3: If your utility denies your request, or only offers a plan that you believe is not reasonable, you have the right to file a complaint with the Consumer Assistance Division of the Public Service Commission (PSC/CAD).

- File a complaint online at www.psc.state.md.us.
- If you are not able to fill out the form online, contact us at 410-767-8150 and leave a message with your name, your phone number, and some information about the problem you are facing. We will work to help you make a complaint to the PSC/CAD.

Why Do You Need a Bill Payment Extension or a Payment Plan? What to Tell the Utility and the PSC CAD

A utility is not required to give you an extension or a payment plan. However, during the COVID-19 State of Emergency almost all utilities have committed to working with customers on flexible payment plans due to the public health risk and need to stay at home, as well as the loss of income or reduced income.

If the utility offers payment extensions or payment plans, the utility should act reasonably when you make a request.

We understand your situation is stressful. When speaking with your utility provider OPC suggests you identify any loss of, or reduced, income due to COVID 19 and the State of Emergency. If possible offer to make a reasonable partial payment, based on new income, towards past or current bills. This will help you to avoid service loss when the State of Emergency ends.

The utility can look at a number of factors in deciding whether to grant your request. Check this list, and see if any apply to your situation – positive or negative.

- The reason for the past-due bills
- **Job loss or a cut in hours or pay**
- Extraordinary bills
- **Medical crisis**
- **Hardships if service is shut-off**
- **Serious medical problems**
- **Elderly household member, or a newborn/infant in home**
- The amount of the past –due bill
- Your ability to make payments in addition to your current bill
- Your payment history
 - How much time has passed since your last payment
 - How many times have you paid in the last 12 months
 - Failure to make the payments on a prior payment plan
- Your ability to apply for energy assistance benefits – you may be eligible for assistance to pay past due bills and for future bills