

Tips on How to Negotiate With Your Utility

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The utility can look at a number of factors in deciding whether to grant your payment plan request. The best way to negotiate a payment plan is to provide specific reasons for any past-due bills, explain your current income situation, and offer a proposal to temporarily defer or catch up on the payments. Check the list below and be prepared to talk about these issues when you are trying to negotiate a payment plan.

Be prepared before calling to negotiate with your utility company:

- Provide the reason for the past-due bills (job loss, cut in hours or pay, cut in benefits).

Let them know if someone in your house would suffer hardship if the power was shut off (medical equipment, senior, newborn, recent surgery, other serious medical issues).

- Know the amount of the past-due bill.
- Know your ability to make payments. Figure out what you can reasonably pay before you call. You do not want to set up a payment plan that you may default on.
- Your payment history.
 - How much time has passed since your last payment?
 - How many times have you paid in the last 12 months?
 - Have you defaulted on a previous plan -- what was the reason?
- Ask about your eligibility to apply for energy assistance benefits – you may be eligible for assistance to pay past-due bills and future bills. See OPC's Resource Guides.
- Know about any investigations for fraud or theft of energy on your account.

First talk with the service representative. If you are not having any luck, request to speak with a supervisor. 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 (CAD) of the Public Service Commission.