

**MODERNIZING  
CONSUMER  
ENGAGEMENT  
FOR A NEW ERA**



# Getting Customers Back on Track: Energy Assistance Programs



# How Utilities & Customers Can Benefit with Digital CX

Identify and help the low-income households with their home energy bills, digitally



Craft personalized low-income assistance programs and rebates, with strict regulatory compliance. Plus, fulfill energy pledges delivered via agencies



Engage low-income applicants digitally and shorten the application to reimbursement lifecycle



Precise application processing and eligibility determination delivered with compassion and care



Leverage real-time participation data for program optimization and increased enrollment



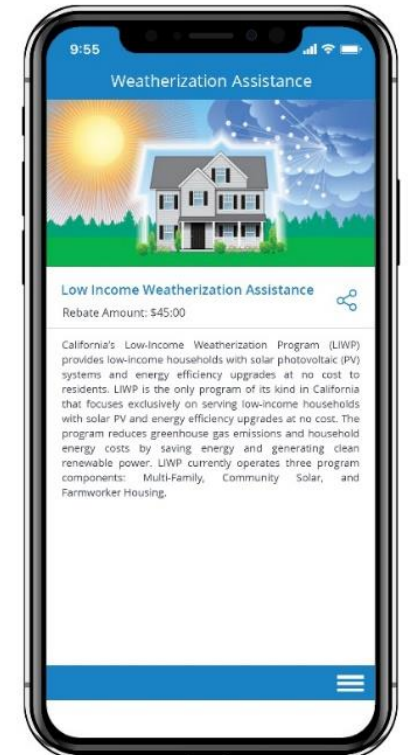
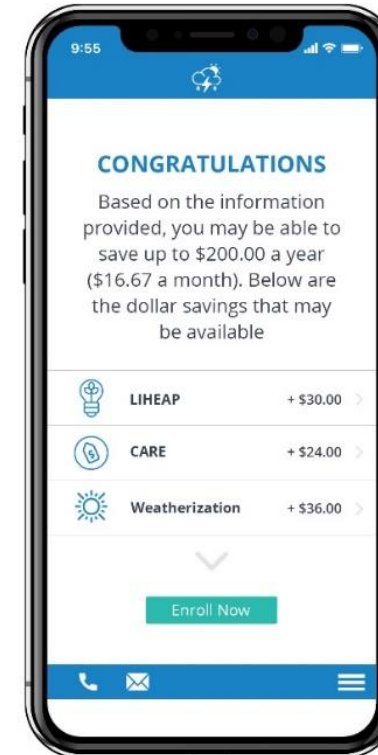
Proactively communicate and educate on tips to increase energy savings

# Advanced CX - Low Income – Energy Assistance

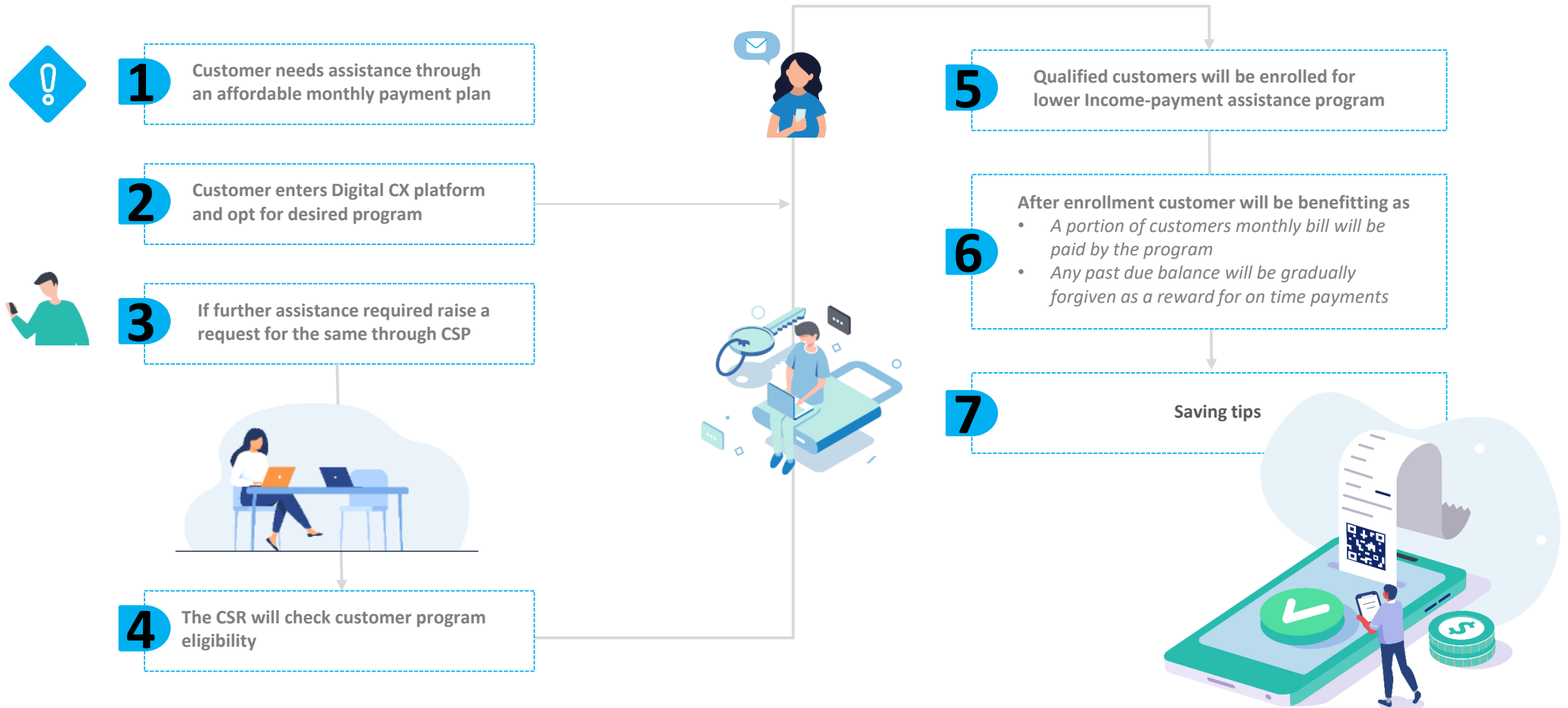
Low Income Energy Assistance module enables and assists eligible low-income households with their heating and cooling energy costs, bill payment assistance, energy crisis assistance, weatherization and energy-related home repairs. Households can check for their eligibility online and apply for Energy assistance programs.

## Value Driver / Benefits

- Digital Build-in Paperless Process
- Bill Budgeting & Management
- Real time Notifications
- Avoid Subsidization Costs
- Cash assistance / Bill Credits
- Linked to State / Fed Programs
- Fraud Preventions
- Live Dashboard for Prog Mgmt.
- Satisfy Regulatory Requirements
- Simplify Program Participation
- Reduced Collection Workflow Costs



# Payment Assistance Programs- Simplifying Enrollment



# Getting Customers Back on Track:

# Energy Assistance Programs Panel

Presented by Kristen Delaney  
V.P. Marketing & Corporate Communications  
Cobb EMC, based in Marietta, GA

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SECC 2021 Consumer Symposium  
April 20, 2021

# WHO IS COBB EMC?

- Cobb EMC is one of 41 EMCs in Georgia
- There are more than 900 co-ops in the country
  - #7 in the country - Members
  - #1 in the country - Revenue

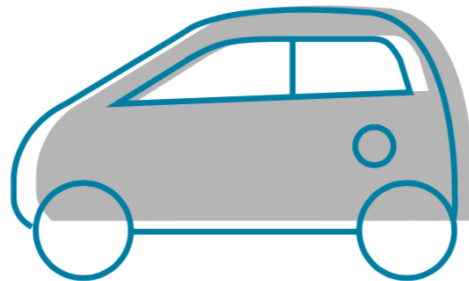


**#3 in the nation** for reliability

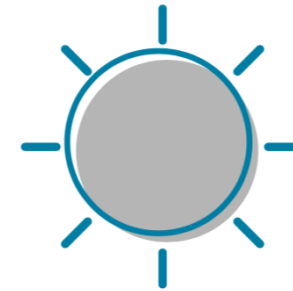
Reduced outages **by more than 25%** over past **10 years**

**#1 in the nation** for restoring outages quickly

*(Institute of Electrical and Electronics Engineers)*



First EMC in the nation to offer **free overnight charging** for EVs



Increased the amount of solar we provide to members by **360% since 2016**





# CO-OP PRINCIPLES (AND WHY THEY MATTER)

1. Voluntary & Open membership
2. Democratic control
3. Member economic participation
4. Autonomy and independence
5. Education, training and information
6. Cooperation among cooperatives
7. Concern for community





# 7. CONCERN FOR COMMUNITY

- 🎓 Cobb EMC has given 177 local students **scholarships worth \$526,000**
- 🎓 Cobb EMC Community Foundation: **14 scholarships (\$5,000 each)** for college or tech school
- 🎓 **Walter Harrison Scholarship**: \$1,000 need-based academic scholarship
- 🎓 Cobb EMC Youth Leadership Program: \$500, \$1,000 or \$1,500 scholarships for high school juniors + all-expenses-paid trip to DC
- 🎓 Cobb EMC has sent **78 rising leaders** on the Washington Youth Tour, a leadership scholarship and week-long trip to Washington D.C.



Cobb EMC Community Foundation has given more than **\$5 million** to nonprofits in the counties we serve

# MORATORIUM ON DISCONNECTS



STATE OF GEORGIA  
Public Service Commission

*Chuck Eaton, Chairman*

Georgia has an elected Public Service Commission (PSC) that oversees telecommunications, electric and natural gas utilities. And in March 2020 they Instituted a moratorium on disconnects due to non-payment, initially for 30 days. The moratorium would end up being extended through July 2020.

*“The mission of the Georgia Public Service Commission is to exercise its authority and influence to ensure that consumers receive safe, reliable and reasonably priced telecommunications, electric and natural gas services from financially viable and technically competent companies.”*

# COMMUNICATIONS AND PRESS

## Cobb EMC's response to COVID-19

Staff reports Mar 16, 2020 0 1 min to read



Cobb EMC will be suspending residential disconnections for 30 days.

At that time, the company will reevaluate both the timeframe and policy based on the evolved status of the COVID-19 situation.

"As an electric cooperative, our top priority is the safety and well-being of members, our employees and the community. We are committed to staying safe, being prepared and we are here to assist our members in any way we can," said Peter Heintzelman, Cobb EMC president.

For the safety of the employees, the drive-thru lobby for payments and the front lobby will be closed.

**COVID-19 Relief Efforts**

**COVID-19 UPDATE**

Effective immediately, Cobb EMC will not disconnect service due to non-payment for the next 30 days.

**UNPRECEDENTED TIMES: EMCs Respond to COVID-19**

Cobb EMC, Jennifer Hewett, William Henry Verner and 26 others 2 Comments 7 Shares

Like Comment Share

**People need connectivity now more than ever.**

We know that electricity is critical to maintain some sense of normalcy as we hunker down in our homes. Our focus is on doing our part to keep your life as normal as possible through this situation and beyond. We're connecting students to schools, employees to offices and families to each other.

Equally important is the health and well-being of our employees and members. We've closed our lobbies to prevent the spread of germs. Most of our employees are working remotely and we have divided our line crews into shifts to limit possible spread of the virus.

But our commitment to you goes beyond electricity. Along with the Cobb EMC Community Foundation [we've taken measures](#) to better serve our community. We're in this together, and we're committed to providing you with reliable electricity — in crisis and beyond.

Find out how you can help non-profits in our service area at [cobbemc.com/give](http://cobbemc.com/give).

Sincerely,  
Peter Heintzelman  
President & CEO, Cobb EMC

**Cobb EMC COVID-19 update**

**LEARN MORE ABOUT OUR COVID-19 RESPONSE**

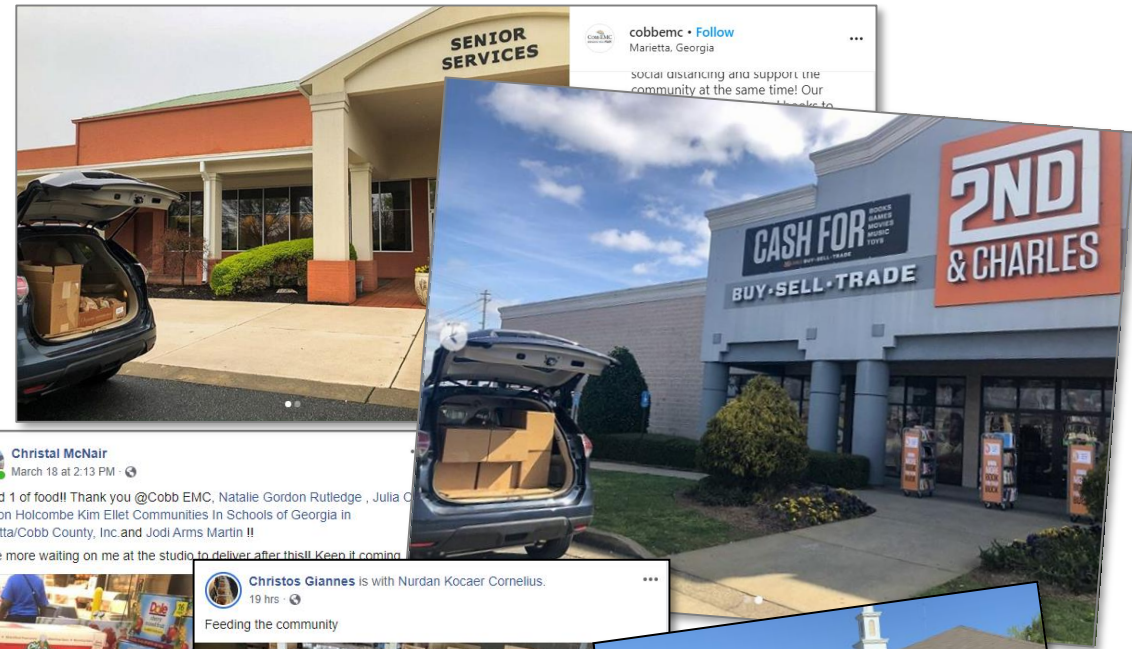




# MARCH 2020 EFFORTS

## When March's events were canceled, we helped the community in the following ways:

- Worked with IT and the Foundation to set up a fast track for Foundation funding requests for organizations who are in urgent need
- Set up an Emergency Relief Fund where members can donate to support Foundation efforts
- Helped MUST Ministries, Cobb Senior Services, Ser Familia, Communities in Schools and LiveSafe Resources feed families and seniors (financial support and groceries)
- Donated books to MUST Ministries to include with food for families. Books written by Cobb EMC-sponsored authors from past literacy weeks.
- Worked with Literacy Week authors to record videos of them reading their own books to share with local schools
- Donated books to civilians from the cruise ships staying at Dobbins National Guard Center
- Provided financial support to Communities in Schools to provide technology for students in need
- Provided meals to workers at Cobb and Douglas Public Health and Cobb and Cherokee 911 centers
- Purchased masks to Cobb & Douglas Public Health, as well as The Extension
- Donated materials to Women's Task Force to make masks for the community



# AFTER THE MORATORIUM

When the moratorium ended, we encouraged members to contact us if they were behind – we were there to help them.

At the beginning of Covid, we were planning worst case scenarios of our bad debt percentages increasing by between 50% and 100%.

As a result of our efforts, these numbers are no higher than at this point in any other given year.

## Our Tools:

### 1. **Flexible Payment Arrangements**

Our typical payment arrangements are for 30 days. In this case, given the situation and the severity of the amounts past due, we worked with our members to create 6-month payment plans.

### 2. **Late Fess**

For these members that were already behind due to circumstances beyond their control, a late fee only compounded the issue. We eliminated late fees from min-March through July, at a savings of \$1M for those members

### 3. **Assistance Fund**





# GETTING CUSTOMERS BACK ON TRACK

## Energy Assistance Programs

Tucker Kennedy - Ameren Illinois



# Our 3,266 employees live, work and serve 1,200+ communities.

## Trusted Energy Provider

- 1.2** Million Electric Customers
- 800K+** Natural Gas Customers
- 1,200+** Communities Served
- 44,000** Square Miles
- 83** Counties
- 26** Customers per Mile of Lines

## Economic Impact

- \$9.8\*** Billion Invested
- 19,000+** Annual Jobs
- \$7.3** Billion in Employee Wages
- \$422** Million in State Tax Revenue
- \$28.5** Billion Triggered in Statewide Benefit

\*Independent Economic Impact Study (2012-2017).





# The Challenge posed by COVID-19

- Extreme financial distress in all income classes
- 16-month moratorium on disconnections for low-income customers
- 126% increase in \$\$ arrearages: 2019 v 2020
- Average past due balance doubled by end of 2020

Experience tells us...without imminent threat of disconnection, customers will not take action.

## Clear Path to Recovery

- **CX Collaboration**
  - Marketing
  - Communications
  - Credit/collections
  - Customer service
- **Multi Channel**
  - Direct
  - Owned
  - Earned
  - Paid

### COVID-19 ECONOMIC HARDSHIP RECOVERY PROGRAM

The economic hardship caused by COVID-19 is affecting residents of our state in all walks of life, including many who have never before had difficulty paying any of their bills. Our focus will be on helping our customers through this difficult period by providing them with a clear path to recovery so they can maintain the essential electricity and natural gas services they need...now and in the future.

#### Economic Hardship Recovery Customer Action Plan

##### Step

# 1

##### Apply for financial assistance

It is important to stay current with your payments to avoid building up a large balance. You may qualify for funding to help you with your energy bill.

LIHEAP | WNCF | Hardship Grants | Military Support Grants

##### Step

# 2

##### Explore payment options

Discover options that can help you get current.

Payment Agreements | Flex Pay | Budget Billing | Pick a Due Date  
Auto Pay

##### Step

# 3

##### Contact Ameren Illinois TODAY

Visit [AmerenIllinois.com/Recovery](https://www.AmerenIllinois.com/Recovery) to learn how to get started. Get your account details by logging into your account and call us at 1.800.755.5000 if you have questions.

##### Step

# 4

##### Lower your energy bills

Take action to reduce your energy usage through Ameren Illinois energy efficiency programs. Visit [AmerenIllinois.com/Savings](https://www.AmerenIllinois.com/Savings) for practical ways to make a difference.

## Direct

### Keeping You Informed

July 29, 2020

To our valued customers,

As all of us adapt to the work and lifestyle changes brought on by the COVID-19 pandemic, we want you to know the steps Ameren Illinois is taking to keep the electricity and natural gas flowing and provide vital assistance to our customers and communities.

**In Your Neighborhood - Working Safely**  
As a provider of essential services, we took immediate steps at the onset of the pandemic to maintain continuity of operations. Our field workers have remained on the job, maintaining and updating our infrastructure, installing new services, and responding to weather-related outages. We have implemented several protocols to keep our co-workers and customers safe. If you see an Ameren Illinois work crew or contractor team in your neighborhood, we appreciate your cooperation in giving them a safe six-foot distance.

**Financial Assistance and Flexible Payment**  
We are aware of the economic hardship caused by COVID-19 and its effect on residents from all walks of life, and we have taken action to help ease the financial burden on customers who are struggling to pay their energy bills. Under our Economic Hardship Recovery Program, we have been providing bill payment assistance and offering extended repayment periods of up to 24 months. We have also joined with our state agency partners to help connect our customers with available state funding. **If you are in need of assistance, please visit [AmerenIllinois.com/Recovery](http://AmerenIllinois.com/Recovery) to learn about programs that may be able to help.**

Over the next few weeks, we will keep you informed about available programs and any new offerings that may provide additional assistance.

The last few months have presented uncertainties and challenges, and the return to "normal" is difficult to predict. Please know that Ameren Illinois is committed to working with you to move forward on the path to recovery.

Sincerely,  
Mary Heger  
Senior Vice President - Customer Experience

**P.S. IMPORTANT: Update Your Contact Information**  
To continue receiving important information about your account, bill or additional developments related to COVID-19, please make sure the phone number and email address associated with your Ameren account(s) are current. To update, log in to or create an online account at [Ameren.com](http://Ameren.com) and click Manage at the top of your Account Dashboard page.

### IN YOUR NEIGHBORHOOD

AmerenIllinois.com • facebook.com/AmerenIllinois • twitter.com/AmerenIllinois

**Ameren Illinois COVID-19 Economic Hardship Recovery Program**

Economic hardship caused by the COVID-19 pandemic is affecting residents in every corner of our state, from all walks of life. If you find yourself behind on your energy bill, we understand. There is a clear path to maintaining the essential electricity and natural gas services you need... now and in the future.

**Steps You Can Take Today**

**Explore state funding assistance\***  
It is important to stay current with your payments to avoid building up a large balance. You may qualify for state funding to help you with your energy bill. Apply at [HelpIllinoisFamilies.com](http://HelpIllinoisFamilies.com) by June 30, 2020.

**Contact Ameren Illinois**  
Visit [AmerenIllinois.com/Recovery](http://AmerenIllinois.com/Recovery) or call us at 1.800.755.5000. Tell us about your situation and we'll work together on a solution.

**Consider a flexible payment plan**  
To spread your balance out over a longer period, we're offering lower down payments, flexible programs, and extended payment terms to help you catch up.

**Lower your energy bills**  
Visit [AmerenIllinois.com/Savings](http://AmerenIllinois.com/Savings) and take action to reduce your energy usage through Ameren Illinois energy efficiency programs.

**WE'RE HERE FOR YOU**  
As we navigate the uncertainty of the COVID-19 pandemic, Ameren Illinois is committed to helping customers stay connected to the energy they need. While some of our employees have been working from home, Ameren Illinois crews have continued to work on critical infrastructure projects and respond to service calls. We will continue to take proactive steps to protect our customers and crews, including social distancing and personal protective equipment.

**PROTECT YOURSELF FROM SCAMS**  
Fear and uncertainty create opportunities for scammers. With ongoing news coverage of COVID-19, be alert for criminals posing as Ameren Illinois representatives and demanding payment or personal information. Learn what to look for at [AmerenIllinois.com/Scams](http://AmerenIllinois.com/Scams).

Residential Customers 1.800.755.5000 | Business Customers 1.800.232.2477 | Call JULIE Before You Dig 811

## Social

Ameren Illinois  
July 28 at 8:13 AM

The effects of COVID-19 have been far reaching, leaving many residents struggling financially. Our Fresh Start program is providing \$8 million to help qualified customers reduce or eliminate a past-due account balance.

AMEREN.COM  
**Hardship due to COVID-19?**  
Get a Fresh start

Learn More

## PR/Media

**RIVERBENDER.COM**

Home Video News Sports Obit AP News Shop Local

**Ameren Illinois Providing \$8 Million Payment Assistance For Qualified Customers With 'Fresh Start' Program**

by Dan Brannan  
published July 28 2020 2:46 PM

Listen to the story

### COVID-19 Economic Hardship Recovery Program

NEWS RELEASE

Maria contacts: Tasha Kennedy 202.726.1910, Brian Bruck 202.427.0564, mkenney@ameren.com, bbruck@ameren.com, Maria Loya 217.901.2241, mloya@ameren.com

**Ameren Illinois providing \$8 million in bill payment assistance for qualified customers**

"Fresh Start" program will help those impacted by COVID-19

Colville, IL July 28, 2020 - Ameren Illinois has announced \$8 million in bill payment assistance to help qualified residential customers reduce or eliminate a past due account balance. Under the "Fresh Start" program, up to \$750 is available for customers struggling to pay energy bills as a result of the COVID-19 pandemic. Since the program opened on July 9, nearly 5,000 Ameren Illinois customers have received bill payment assistance.

"This has been a very difficult stretch for many of our customers," said Richard J. Mark, Chairman and President, Ameren Illinois. "While we're seeing some indications that the economy is improving and people are getting back to work, the need for assistance remains high. We're glad to be in a position to provide additional financial support and offer a fresh start for customers who are most in need."

The Fresh Start program is designed to help those customers impacted most by the coronavirus. Income-qualified Ameren Illinois customers with past-due account balances may be eligible for funding. For example:

- A family of four with a monthly income of up to \$4,367\* may be eligible to receive up to \$400 for electric bills and up to \$300 for natural gas bills. Customers in the income range may not receive assistance from the Lower-Low Income Home Energy Assistance Program (LIHEAP) unless approved for Fresh Start funding. To apply for LIHEAP, visit [www.liheap.org](http://www.liheap.org) or call 877.611.6116. If a past-due natural gas bill after LIHEAP assistance is received, apply for Fresh Start by calling Ameren Illinois at 1.800.755.5000, Monday through Friday between 7 a.m. and 7 p.m.
- A family of four with a monthly income between \$4,367 and \$7,642\* may be eligible to receive up to \$200 for electric bills and up to \$100 for natural gas bills. Fresh Start funds for past-due customers in this income range are administered by the Energy Assistance Warehouse of Cookland, Inc.

Income Guidelines are on a sliding scale based on family size. Visit [AmerenIllinois.com/Recovery](http://AmerenIllinois.com/Recovery) for detailed income eligibility guidelines.

Customers with an outstanding balance can work with Ameren Illinois to establish an extended payment schedule. Repayment terms may be extended up to 24 months. Call 800.755.5000 for details.

## Web

### COVID-19 Economic Hardship Recovery Program

Customer hardship caused by the COVID-19 pandemic is affecting residents in every corner of our state. From all walks of life. If you find yourself behind on your energy bill, we understand. There is a clear path to maintaining the essential electricity and natural gas services you need... now and in the future.

Options: Financial Assistance, Payment Options

Follow these steps to help you manage your energy bill.  
Each step takes less than 10 minutes.

- 1 Apply for Financial Assistance**  
Assessing paying your energy bills is made easier through many options. Search the site for more information on the various programs, eligibility guidelines and what to get help.
- 2 Explore Payment Options**  
Explore payment options that may help you get back on track.
- 3 Contact Us**  
Talk to us or enter your situation and we'll work together on a solution.  
Residential: 1.800.755.5000  
Business: 1.800.232.2477  
Hours: 7:00 a.m. - 7:00 p.m. CST  
Log in to your account to find options.
- 4 Lower Future Energy Bills**  
Manage your energy bill going forward through Ameren Illinois energy efficiency programs.

## Partner

**HELP FOR MIDDLE INCOME FAMILIES**

### ECONOMIC HARDSHIP RECOVERY

Many Illinois families may be facing financial challenges as a result of COVID-19. We understand the hardship this assistance has caused and want to help customers get back on track.

Through our **FRESH START PROGRAM**, we are offering bill payment for customers who are behind on their energy bills. Grants of up to \$200 on your electric bill and \$100 on your natural gas bill will be credited to past due balances.

Customers must receive electric and/or natural gas service from Ameren Illinois in order to qualify for financial assistance and be within the monthly income ranges shown on the right.

To apply for bill payment assistance, simply complete an application from one of the many agencies we have partnered with throughout Illinois. And the agency that serves you at [www.illhighereducation.org](http://www.illhighereducation.org) or at Ameren Illinois at 1.800.755.5000 Monday through Friday between 7 a.m. and 7 p.m.

HOUSEHOLD FAMILY SIZE	MONTHLY INCOME RANGE
1	\$1,127 - \$3,732
2	\$2,273 - \$5,503
3	\$3,629 - \$6,305
4	\$4,987 - \$7,542
5	\$5,113 - \$8,343
6	\$5,680 - \$10,255
7	\$6,087 - \$11,582
8	\$7,353 - \$12,810

## Safety

### COVID-19 UPDATE

WE NEVER COMPROMISE ON SAFETY

**SAFETY PRECAUTIONS FOR AMEREN ILLINOIS CREW MEMBERS**

- SOCIAL DISTANCING**  
We will stay at least six feet from others and avoid shaking hands with customers.
- GLOVING & EYEWEAR**  
We will wear protective gloves and eyewear.
- HOME VISITS**  
We will still enter customer homes for reights and emergencies, but take extra precautions before doing so.

## COVID-19 ECONOMIC HARDSHIP RECOVERY PROGRAM

Learn about funding assistance, payment options and steps you can take to get back on track.

[AmerenIllinois.com/Recovery](http://AmerenIllinois.com/Recovery)







# Getting Customers Back on Track: Energy Assistance Programs

Prepayment solution for the smarter energy market

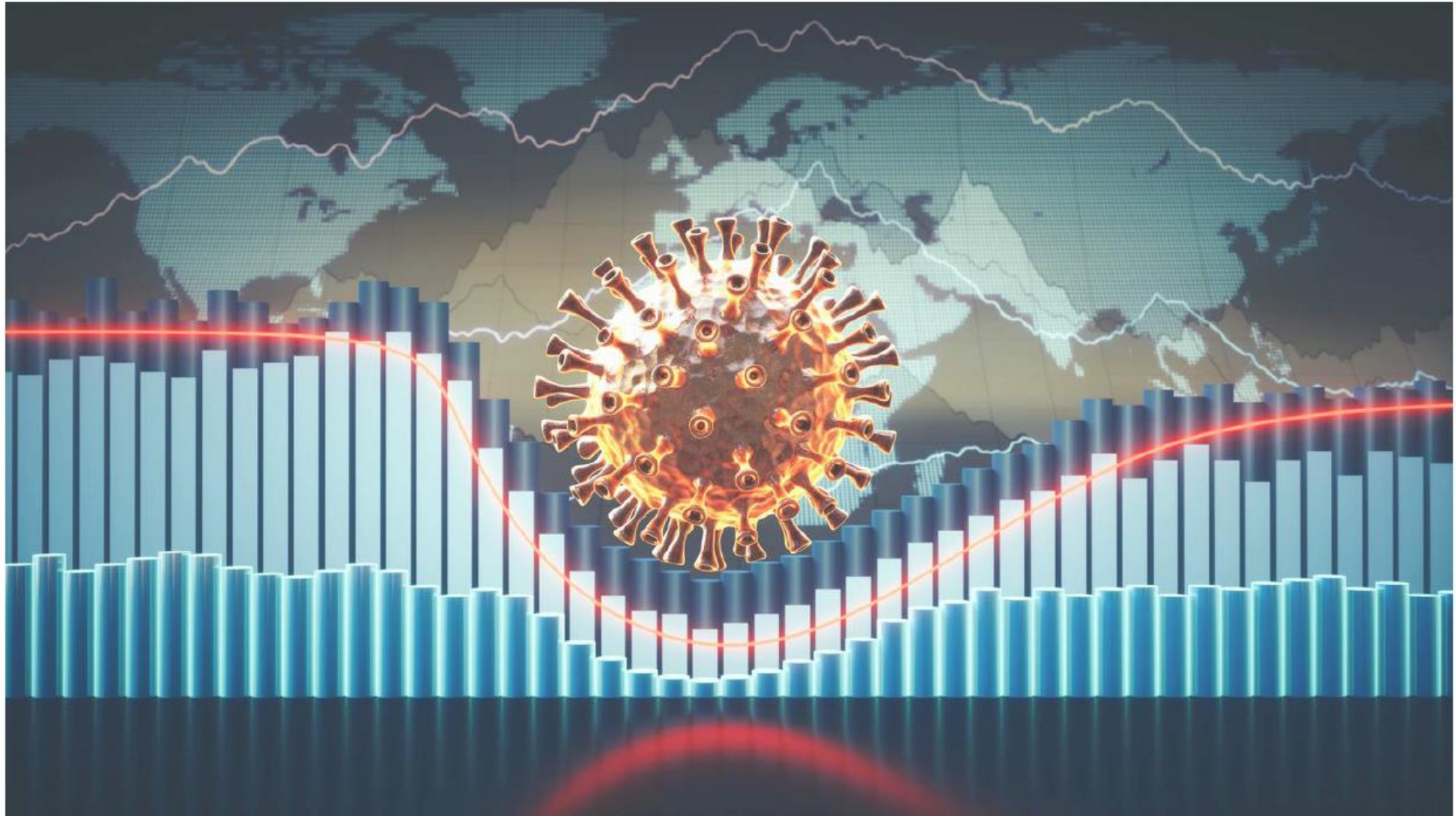
**Chris Germano**  
**Sr. Product Manager**

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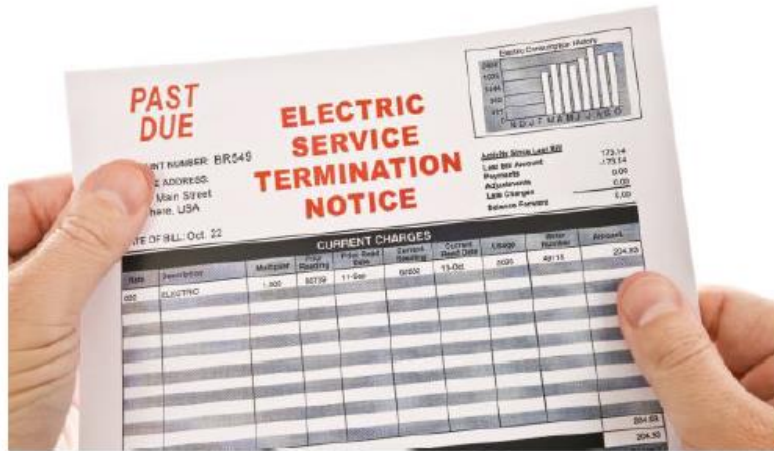
April 2021



# COVID-19 Pandemic Impacts to Utilities



# Consumer Debt



**Individual unpaid utility bills  
may be as high as \$1,500 to \$2,000**



# COVID-19 Pandemic Impacts to Utilities

Over **\$40 Billion**  
nationwide



# Current Process – Payment Arrangements

Consumer



Customer Support



## The Vicious Cycle

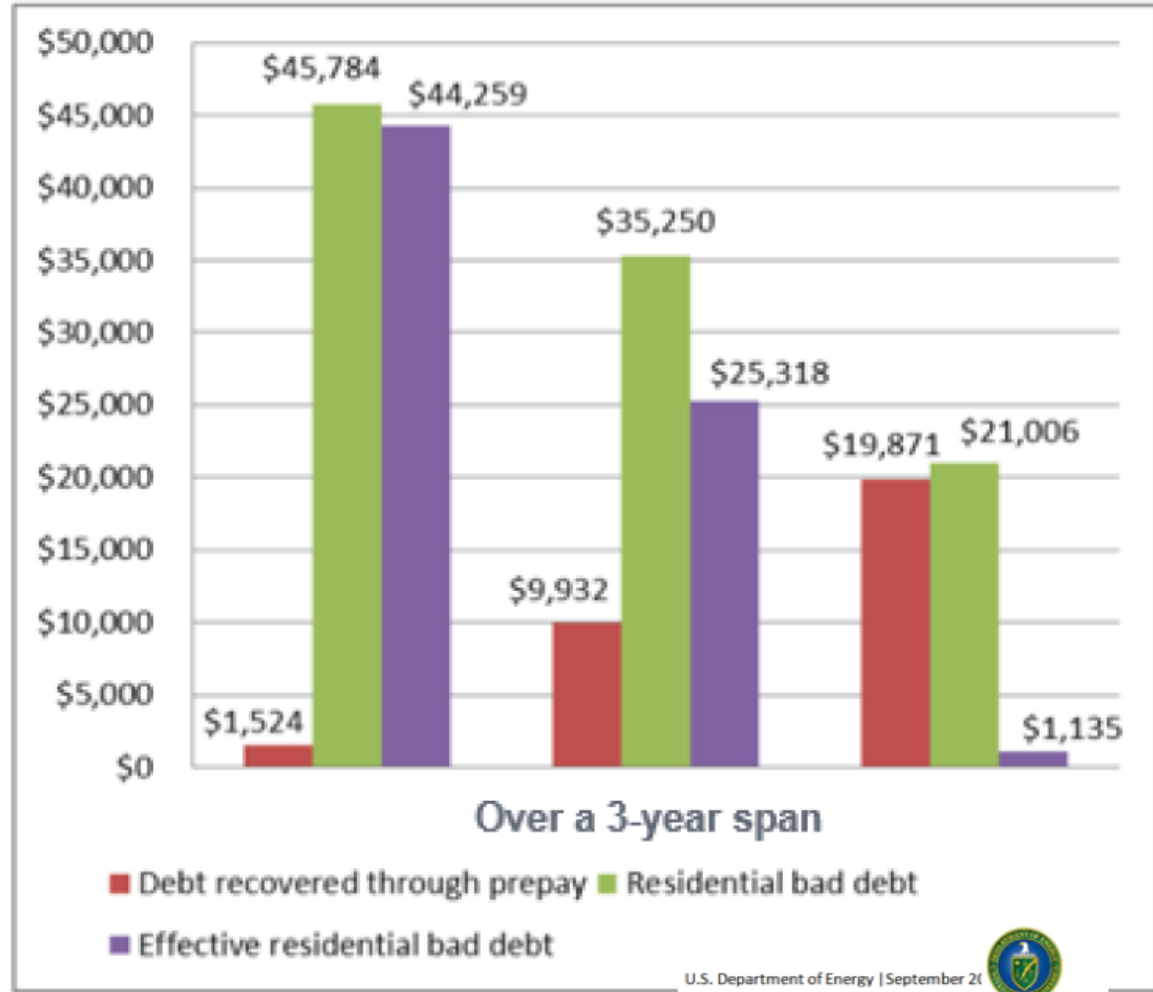


# Utility Payment Arrangements

Over **60%** fail  
22% of arrears is lost

# Prepay Efficient Debt Recovery

Plus, high customer satisfaction



Most utilities see a  
**72%-91%**  
arrears reduction over  
12 months of prepay service

# Customer Engagement



Prepay offers the potential for consumers to change behavior and drop energy consumption by 8% or more

Helps environmentally focused consumers reduce carbon footprint



# Impact of Prepay on Utility Operations

Over 80% of U.S. customers are satisfied with utility prepay services

**Satisfied Customers**



**Happier Utility Employees**




**Efficient arrears reduction year over year**




# Thank You



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