

**SCHEDULE 4**

# **CWR & WORKING WITH CUSTOMERS**

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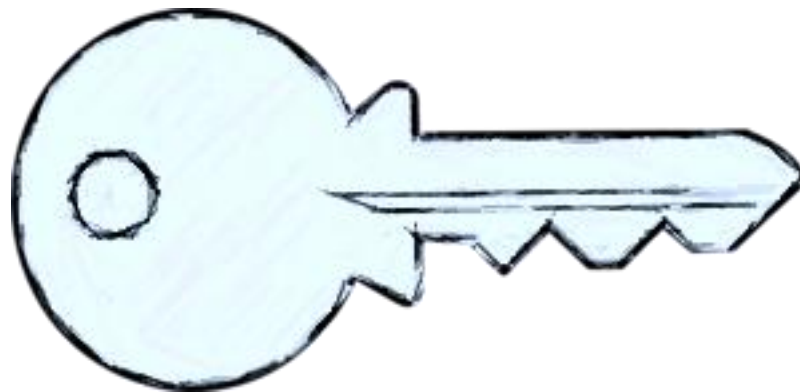
October 2018

# Agenda:

- Key Points of Discussion
- Specific Situations
  - CARE
  - LIHEAP
  - Landlords

# KEY POINTS OF DISCUSSION

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# Key Points of Discussion

***MUST happen on EVERY call***

- ✓ One chance at CWR per season
- ✓ At least 1 personal payment/month
- ✓ Making the payment on the due date is important
- ✓ Call to make changes to the plan
- ✓ Should apply for Fuel Assistance
- ✓ Balance not paid by CWR Pay Plan will remain and **become due April 15<sup>th</sup>** (CWR end).

1 chance, but unlimited changes

## One chance at CWR per season.

- If they break the CWR pay plan, they cannot go back on CWR this winter but *could still be offered a winter pay plan.*

## STRESS TO THE CUSTOMER:

- Call if changes needed before the pay plan breaks.
- They will be protected as long as they keep the pay plan.

# 1 Personal Payment a Month

- We can set up more than 1 installment a month – whatever is best for them.
- They can make unlimited changes, but can't skip a monthly payment due to those changes.

# 1 Personal Payment a Month

- They can always pay more, but not less than the agreed upon amount.
- Fuel Assistance funds do not apply to the CWR pay plan.



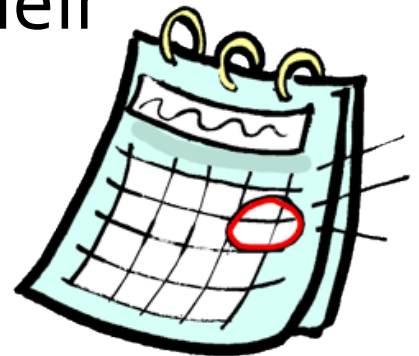
# Pay Plan Due Dates

- Work with the customer to find a due date that is best for them.
- Ask how they will be making their payments.
- Work with them to adjust due dates based on their payment method.
- Stress that payments must be at MP, not just placed in the mail, on the due date.



# Pay Plan Due Dates

- We have a 7 day grace period built in, but that should not be discussed with the customer.
- We will send them a letter with all the amounts and due dates of the plan.
- Still encourage the customer to write down the dates and dollar amounts on their calendar.



# Call to Make Changes

- Communication with MP is important.
- We can make adjustments to their plan if their circumstances change.
- They must call before the plan breaks.
- As long as the pay plan is in an “Active” status, we can make changes to it.



# If CWR is Broken

- A second chance at CWR is an option if the customer's situation is unique, use your best judgement or work with a Supervisor if you are unsure.
- Offer a regular winter pay plan.
- Offer CARE.



# Fuel Assistance & CWR

- Encourage the customer to seek Fuel Assistance and give them the phone #s.
- Ensure the customer understands that any Fuel Assistance payments will help pay their Account balance, but WILL NOT keep the CWR pay plan.
- MP will still send Disconnection Warnings while they are on CWR. Encourage the customer to use these warnings to seek Crisis funds as needed.

# Fuel Assistance & CWR

## Talking with Fuel Assistance

- Fuel Assistance is trying to help the customer.
- Answer questions simply.
- Be honest.
- Do not provided additional information.

# End of CWR

## **CWR is a temporary program.**

- Ends on 4/15
- Difference between CWR payments and account balance will become due 4/15.
- Set pay plan through end of April so customer has a buffer.
- Encourage customer to have a plan for April.
- Call MP to discuss Account when CWR is over.

# SPECIFIC SITUATIONS

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# CARE

**A customer can't be on CARE and CWR at the same time.**

- Encourage CARE
- Customer should call after 4/15 to go back on CARE
- Send a To Do to MP-CARE if customer wants to be removed.



# LIHEAP

- Low income customers cannot be required to pay more than 10% of their income to a CWR pay plan.
- We don't know what their income is.
- We do not know if they have another CWR pay plan set with their gas utility.
- Because of this, we do not question the \$ amount of a LIHEAP customer's CWR pay plan.

# Dollar Amount of Installments

**We must try to work towards balance.**

- Think about the customer's unique circumstances and financial situation.
- Encourage the customer to set a pay plan they can keep.
- Also encourage the customer to set a pay plan that will not leave a large amount of debt owing in April.

# Landlords

- Cannot apply on behalf of their tenants.
- A landlord can set up CWR at their personal residence.
- A landlord cannot set up CWR to protect their rental properties. These are Commercial Accounts that do not qualify for CWR.

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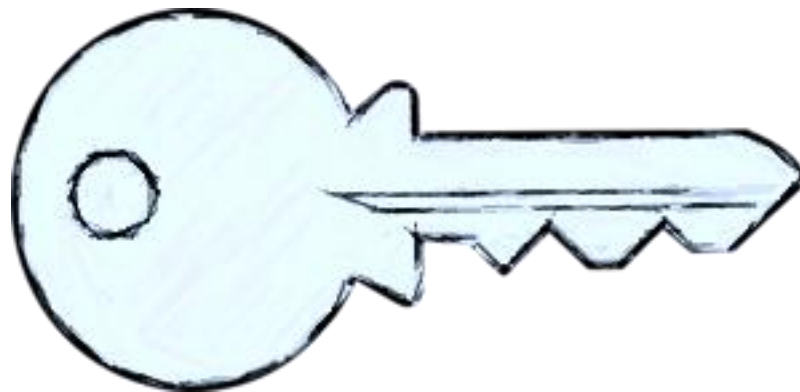
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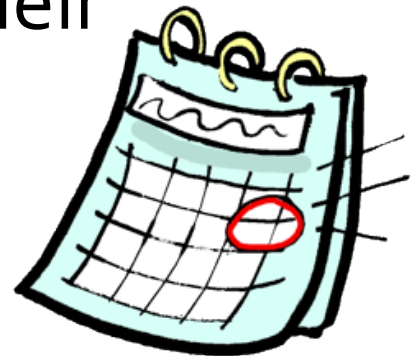


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