Barrier Busters Network Action Group

Wednesday, November 30, 2005

Questions and Issues

1. Consistent policies for "**holds**." DTE will sometimes allow a "hold" on an account to allow for time for things to be worked out. The availability and lengths of "holds" seems to be inconsistent and are sometimes dependent on the commitment of money. Without knowing what the chances of getting a hold are, agencies struggle with prioritizing the volume of customers who need assistance and with amount of funding that is needed. Some agencies have dealt with this by only offering smaller amounts of assistance, which may inadvertently be less helpful to customers with large past due accounts.

Request: Clarification of hold policy

2. What are program guidelines for **payment plans** and the availability of such plans? Does the availability of certain options change based on various factors, and how would an agency be informed of this? Does the payment plan need to take into account the consumer's ability to actually pay the payment plan amount? How would an agency or consumer know what authorization the DTE representative has to approve which plans?

The Payment Plan usually involves paying their current month's usage PLUS an amount toward what is owed from past bills, EACH MONTH. If a customer does not make a payment on time, they will usually be required to pay the entire amount owed to DTE for all past bills rather than just making the "payment agreement" payment each month. Defaulting on payment plans due to the affordability of payment plans is one source of large shut-off notices according to participating agencies.

Request: Clarification of payment plan policy

3. What are the requirements for a "**settlement**" or write-off amount for past bills that cannot be paid? Who would have the authority within DTE or within DTE Case Management to make these decisions?

Customers with very low income cannot keep up on their current bills while also paying past due amounts and "fund-raising" efforts by local agencies to help pay these bills are often ineffectual due to lack of funding for the amounts involved. Families who have been low-income over a number of years who have also had DTE accounts do not always have a realistic ability to keep current on their account plus pay large payment plans. Agencies report this time could be better spent in assisting the customer to learn budgeting skills or developing a better income, in hopes of preventing future utility problems and/or spending the time assisting customers who have an ability to repay.

Request: Clarification of settlement policy and how to reach individuals who have the authority to consider such requests

4. **Large shut-off notices** (or large bills that must be paid prior to getting a shut off account turned back on) provide significant problems for customers and agencies, although protection plans can delay these notices until the spring or fall. When shut-off notices are more for than $500, the chances of the bill being resolved (assuming the customer is low income and has no savings) decreases due to unavailability of enough local funding, and due to the number of agencies that a customer would have to visit in order to determine eligibility (with in a short period of time to meet DTE's deadlines). What are the rules about when a shut-off must be issued? Some customers don't receive a shut-off notice until bills approach $1,000 or more which often results in shut-off and the 1,000 never being paid.

Request: Can shut-off's being issued earlier, and/or with more consistency?

Request: Is it possible for DTE to identify customers with payment issues prior to the shut off period and put them in contact with Barrier Buster contacts for possible intervention? Can copies of shut-off notices be sent to agencies for vulnerable customers?

5. Communication efficiency. Agencies report calling DTE and remaining on hold for significant periods of time, up to 45 minutes until getting a representative for each call. Sometimes no representatives are available, or a voicemail system collects messages but those messages are not returned. Faxes and emails and are sometimes not returned, generating more calls. Emails with names and certain medical info are prohibited by some agencies due to privacy/HIPPA standards. Agencies and customers then must call again, which further ties up the communication lines. Representatives that answer the phone do not know when case management will be available again.

Some representatives will assist more than one customer per call, but if the representative does not "close out" the previous customer's account it seems that information is recorded incompletely or not at all in DTE's system, which results in more calls needed. Calls to different representatives yield a different answer. Agencies report that resolution of a utility issue involves several calls to DTE including:

1) to check balance and payment history and to determine what payment options are available
2) to make a commitment to DTE reporting what agencies intend to send which funds (more than one call may be needed if more than one agency is contributing)
3) Customer must then call DTE to agree to a payment plan if the agencies cannot resolve the bill completely
4) Agency must call DTE back if DTE did not properly note the account that agencies are committing funds
5) Customer must then call DTE again to get service turned back on
6) Starts all over again if the customer does not have capacity to pay a payment plan in future month(s)

Request: What are the options for some of these concerns to be handled at local DTE offices? Clarification of how agencies and consumers can best assist DTE in resolving concerns efficiently.