



Help Me Understand

Balance Forgiveness Programs and the Payment Plan

How do I know if I qualify for low-income programs?

Visit Eversource.com/BillHelp or call your local Community Action Agency to determine if you qualify for state-funded assistance. You can find your local agency by texting CTWARM to 898211. After texting your ZIP code, you will receive information on the nearest Community Action Agency. You can also call 211 directly.

Are there programs available for low-income eligible customers?

Yes. Eversource offers programs for low-income residential customers that can help reduce or eliminate past-due balances. The Matching Payment and New Start programs are described below.

Matching Payment Program

The Matching Payment Program is available to all residential income-eligible heating customers. Eversource will match your payments once you are approved for and receive energy assistance funding. You will receive a matching payment for energy assistance and all payments made to your account, down to a zero balance. The arrangement determines one monthly fixed payment, which is calculated by the total utility charges over the past 12 months — minus any energy assistance award.

What if I can't pay the arranged Matching Payment amount?

If you can't afford the Matching Payment arrangement terms, please contact your local Community Action Agency representative and ask about a below budget worksheet.

New Start Program

The New Start Program can help eliminate your outstanding balance in as little as 12 months. Residential, low-income electric customers with a balance of at least \$100 past due by more than 60 days may be eligible for the New Start Program. When you make your scheduled New Start monthly payment, a portion of your past due balance will be eliminated, or "forgiven," reducing the amount you owe. Eversource customers who have a medical hardship status on their account are eligible for New Start regardless of their income. You may be eligible for medical hardship status on your account if you or anyone in your home is seriously ill or has a life-threatening situation.

Payment Plan

If you are late on your Eversource bill payments, or you have a past-due balance on your account, we can work with you to develop a payment plan. All residential customers can enter into an Eversource payment plan. A payment plan will determine your monthly payment amount based on your 12-month usage history.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-286-2828 if you have questions about our programs.



Help Me Understand

Winter Protection

The Winter Protection Program protects customers from service disconnection for non-payment from November 1 through May 1. **Eligibility guidelines for Winter Protection are described in the first question below.**

If you qualify for Winter Protection, please be aware that you will continue to receive your regular monthly Eversource bill during the protection period. Please attempt to pay what you can on each bill to avoid owing a large balance when the Winter Protection period ends.

What qualifies me for Winter Protection?

Winter Protection is provided to customers in the following circumstances:

- Your household income is at or below 60% of the state median income.
- You receive public income assistance, such as aid to the blind, elderly, disabled, families with dependent children, SNAP, Medicaid, or Supplemental Security Income.
- You or a member of your household is seriously ill as certified by a physician.
- Your sole source of financial support is from Social Security, United States Department of Veterans Affairs, or Unemployment Compensation Benefits.
- You are the head of your household and unemployed and your household income is less than 300% of the federal poverty income guidelines.

I am in need of Winter Protection, what can I do?

If you can't pay your bill during the Winter Protection period, November 1 through May 1, please contact Eversource at the number below for assistance.

I've received a disconnect notice from Eversource. Now what?

If you have received a disconnect notice and you can't pay your bill during the Winter Protection period, November 1 through May 1, contact Eversource at the number below for assistance.

My service has been disconnected and my family needs heat. What can I do?

If your service has been disconnected for non-payment and you receive one of the benefits under Winter Protection, please contact Eversource at the number below, and we will temporarily reconnect your service for 60 days to allow you time to contact your local Community Action Agency for assistance. If someone in the home has a medical issue, contact Eversource to see if you qualify for medical protection.

Contact Eversource

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Help Me Understand

Billing and Payment Information

What happens if I am late paying my Eversource bill?

If you are late paying your Eversource bill, you may receive a disconnection notice and a late payment fee of 1% will be charged monthly to the delinquent/past-due balance of your bill.

How can I avoid a late payment fee?

Customers who are actively enrolled in automatic direct debit, budget billing, or who have entered into a payment plan or program (such as New Start or the Matching Payment Program) will not be billed a late payment fee. Financial hardship customers do not have to pay late payment charges during the Winter Protection period (November 1 through May 1).

I need help paying my bill. What can I do?

Eversource offers payment programs that can help you pay your bill and energy efficiency programs that can help you reduce your energy use. Eversource offers budget billing and payment plans along with programs for medical, low-income and financial hardship customers.

Call and speak to an Eversource representative Monday through Friday, from 8 a.m. to 6 p.m., to discuss your account and how we can help. Eversource representatives are ready to assist you with:

- Making a payment.
- Establishing a payment plan.
- Enrolling in a balance forgiveness program (New Start or the Matching Payment Program).
- Understanding the medical hardship qualification process.
- Protecting your service from disconnection (November 1 through May 1).
- Applying for fuel assistance through state-sponsored agencies.

How can I make a payment?

Payments can be made in a variety of ways:

- Online at www.Eversource.com/BillHelp – make a one-time payment using your bank account, debit or credit card.
- Pay by phone – call 888-783-6618 to make a one-time payment using your bank account, debit or credit card.
- By texting – sign-up with your online Eversource account using your bank account.
- Eversource mobile app – download the free app through the Apple Store or Google Play.
- U.S. mail – Eversource accepts checks and money orders to the following address:
Eversource, P.O. Box 56002, Boston, MA 02205-6002
- Pay in person – visit an authorized third-party bill payment agency that accepts Eversource bill payments. Call Eversource at the number below if you need help finding an authorized agency near you.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp.
Call Eversource at 800-286-2828 if you have questions about our programs.



Help Me Understand

Service Disconnection

How can I avoid having my electric service disconnected?

To avoid having your service disconnected, please pay the amount due before the due date indicated on your bill. To prevent your service from being disconnected, you can do the following online at www.Eversource.com/BillHelp:

- Make a payment.
- Create a payment plan.
- Enroll in the New Start Program (if you are eligible).
- Learn about the Matching Payment Program or Winter Protection.

You can also call Eversource at 800-286-2828 to speak with a credit and collections representative.

Will I receive a service disconnection notice?

Yes. Eversource sends a service disconnection notice by mail at least 13 days prior to your service being disconnected. You can also sign up at Eversource.com to receive service disconnection alerts by text or email.

What can I do once my service has been disconnected?

- If your service has been disconnected for non-payment and you receive one of the benefits under Eversource's Winter Protection Program, contact Eversource at the number below. We will temporarily reconnect your service for 60 days to allow you time to contact your local Community Action Agency for assistance.
- If someone in the home has a medical issue, contact Eversource to see if you qualify for medical protection.
- If you do not qualify for one of the above protections, you will need to pay your delinquent balance and may also be charged a security deposit.

What if I can't pay my Eversource bill?

Call Eversource at the number below to see if you are eligible for an Eversource payment assistance program.

Can my service be disconnected if someone in my household is ill?

You may be eligible for medical hardship status on your account if you or anyone in your home is seriously ill or has a life-threatening situation.

- If a physician certifies that someone in your home has a serious illness, your service will be protected from disconnection.
- If your physician certifies that the medical condition is life-threatening, your service will not be disconnected at any time during the period certified by your physician.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-286-2828 if you have questions about our programs.



Help Me Understand

Service Reconnection

My electric service has been disconnected. How do I get it reconnected?

- If your service has been disconnected for non-payment and you qualify for protection during the Winter Protection period, November 1 through May 1, contact Eversource at the number below. We will temporarily reconnect your service for 60 days to allow you time to contact your local Community Action Agency for assistance.
- If you do not qualify for protection, you will need to pay your delinquent balance and may also be charged a security deposit.

How can I find a Community Action Agency for assistance?

You can find your local agency by texting CTWARM to 898211. After texting your ZIP code, you will receive information on the nearest Community Action Agency. You can also call 211 directly.

Is there a service fee charged to reconnect service?

Yes. Fees ranging from \$48 to \$107 to reconnect your service will be charged to your account during your next billing statement.

Will my service be reconnected the same day it was disconnected?

Once you make a payment, Eversource will issue an order to reconnect your service during the next business day for a \$48 fee. Same-day service reconnection may be offered to residential electric customers for a fee of \$107.

Will Eversource require a security deposit to reconnect my service?

Yes. In addition to payment of your delinquent balance, Eversource may require a security deposit to reconnect your service. This security deposit is waived for customers with a financial hardship status on their accounts.

How do I qualify for a financial hardship status on my account?

If you are having difficulties paying your Eversource bill, call us so we can help determine if you qualify for financial hardship status on your account. From November 1 through May 1, Eversource will either protect your service temporarily from disconnection or reconnect your service.

Will Eversource request access to my meter before reconnecting service?

We will only request access to your meter if your service was disconnected at the meter and it is located indoors.

Contact Eversource

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Help Me Understand

Final Bill Collection

What is considered a “final bill”?

A final bill is the last bill a customer receives from us after the account has been closed. Payment for a final bill is due upon receipt of the bill.

When is my final bill sent to a collection agency?

A final bill and the outstanding balance may be referred to a collection agency as early as three weeks after the final bill date.

Can I still make a payment with Eversource after my final bill is sent to a collection agency?

Yes. Payments to Eversource can be made in a variety of ways:

- Online at www.Eversource.com/BillHelp – make a one-time payment using your bank account, debit or credit card.
- Pay by phone – call 888-783-6618 to make a one-time payment using your bank account, debit or credit card.
- By texting – sign-up with your online Eversource account using your bank account.
- Eversource mobile app – download the free app through the Apple Store or Google Play.
- U.S. mail – Eversource accepts checks and money orders to the following address:
Eversource, P.O. Box 56002, Boston, MA 02205-6002
- Pay in person – visit an authorized third-party bill payment agency who accepts Eversource bill payments. Call Eversource at the number below if you need help finding an authorized agency near you.

Will my credit score be impacted if I don’t pay my final bill and it is sent to a collection agency?

Eversource does not submit a report to the national credit bureau reporting agencies. Final, unpaid Eversource bills are referred to an outside collection agency, which may submit a report to national credit bureau reporting agencies. Customers should be aware this reporting may have a negative impact on their credit scores.

What can I do if my account has been referred to an outside collection agency?

Contact the collection agency to make a payment or payment arrangement. The collection agency accepts payments by check, money order, direct debit or credit cards. If you do not have the contact information for the collection agency, please call Eversource at 800-286-2828.

If I have an unpaid balance with Eversource, can I open a new account for service?

Yes, however any outstanding bills must be paid in full and a security deposit may be required to establish a new service. The security deposit is waived for residential customers with a financial hardship status on their accounts.

Contact Eversource

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Help Me Understand

Reducing Your Energy Bill

Does Eversource offer ways to save on my energy bill?

One way to lower your energy bill is to reduce the amount of energy you use at home. With Home Energy SolutionsSM - Income-Eligible, you can receive no-cost services that save you money and energy — while you stay warm and comfortable. Homeowners and renters that meet income-eligibility guidelines can participate. Services may include:

- In-home energy assessment.
- Safety tests on heating equipment.
- Air sealing to reduce drafts.
- Long-lasting, energy-saving LED light bulbs.
- Hot water-saving devices.

The average customer saves around \$200 per year by participating.

Call 877-WISE-USE (877-947-3873) for an application and to learn more.

Are there ways I can save more?

Yes. Home Energy SolutionsSM - Income-Eligible participants may be eligible for additional upgrades like insulation, windows and more at little to no cost to you. These additional upgrades could provide additional savings and comfort in your home.

How do I know if I qualify for Home Energy SolutionsSM - Income-Eligible program?

Eversource customers who have not participated in this program for the last three years are eligible if you qualify for energy assistance or your household income is at or below 60% of the state median income.

What if I do not qualify for the Home Energy SolutionsSM – Income-Eligible program?

A similar program is available for customers who do not meet income eligibility requirements for a \$75 fee. **Call 877-WISE-USE (877-947-3873) to apply.**