



Help Me Understand

Balance Forgiveness Programs and the Payment Plan

Are there programs available for income eligible customers?

Yes. Eversource offers programs for income eligible residential customers that can help reduce or eliminate past-due balances.

How do I know if I qualify for an income eligible program?

Visit Eversource.com/BillHelp or call your local Community Action Agency (CAA) to determine if you qualify for state-funded assistance. You can find your local agency by calling 211 or visit www.heatinghelpma.org.

Discount Rate Program

Eversource's Discount Rate is available for customers who receive certain government means-tested benefits. Discount Rate entitles customers to receive 36% for electric and 25% for gas off their total bill. Eligibility guidelines and an application are available on Eversource.com. To be eligible for the Discount Rate, you must meet any of the following requirements:

- The benefit has to be in the account holders name.
- Your household income is at or below 60% of the state median income.
- You receive public income assistance, such as Low Income Home Energy Assistance (Fuel Assistance), Supplemental Social Security (SSI), MassHealth – Basic or Standard, Commonwealth Care Plans Types 1, 2 and 3a, Health Safety Net Plan, Emergency Assistance for the Elderly, Disabled and Children, Public or Subsidized Housing, Transitional Aid to Families with Dependent Children (TAFDC), SNAP, Head Start, Women, Infants & Children Program (WIC), School Breakfast/Lunch Program, Veterans' Service Benefits (Chapter 115), Veterans Dependency & Indemnity Compensation (DIC) Surviving Parent or Spouse, and Veterans Non-Service Disability Pension.

New Start Program

Eversource offers New Start Forgiveness Program to our customers who are experiencing difficulties paying their utility bills. If you're income is at or below 60% of the state median income level, you may be eligible to participate. You must be on the Discount Rate.

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, to have your outstanding balance eliminated in as little as 12 months. When you make your scheduled New Start monthly payment, a portion of your past-due balance is eliminated or "forgiven," reducing the amount you owe.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-592-2000 if you have questions about our programs.



Help Me Understand

Payment Plan

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

Winter Protection

The Winter Protection Program protects customers from service disconnection for non-payment from November 15 through March 15. Customers experiencing a financial hardship can qualify for programs and protections when their household income is at or below the 60% of the State Median Income or if they receive qualifying benefits.

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. Inquire about the discount rate, New Start or any other payment arrangement available to assist with continued payment.

What qualifies me for Winter Protection?

Winter Protection is provided to customers in the following circumstances:

- By completing a financial hardship statement, customers can self-certify for financial hardship by providing the utility with household size and income.
- Customers enrolled on the discount rate are automatically identified as financial hardship and do not need to complete a financial hardship statement.

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

If you can't pay your bill during the Winter Protection period, November 15 through March 15, 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 15 through March 15, 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 to fill out a Financial Hardship form. Please also contact your local Community Action Agency to apply for Fuel Assistance.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-592-2000 if you have questions about our programs.



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. Please contact the Company to make a payment arrangement.

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

Call Eversource to request Winter Protection (November 15 to March 15) and visit your local Community Action Agency (CAA) to receive energy assistance if you meet any of the following criteria:

- Your household income is at or below 60% of the state median income.
- You receive public income assistance, such as Low Income Home Energy Assistance (Fuel Assistance), Supplemental Social Security (SSI), MassHealth – Basic or Standard, Commonwealth Care Plans Types 1, 2 and 3a, Health Safety Net Plan, Emergency Assistance for the Elderly, Disabled and Children, Public or Subsidized Housing, Transitional Aid to Families with Dependent Children (TAFDC), SNAP, Head Start, Women, Infants & Children Program (WIC), School Breakfast/Lunch Program, Veterans' Service Benefits (Chapter 115), Veterans Dependency & Indemnity Compensation (DIC) Surviving Parent or Spouse, and Veterans Non-Service Disability Pension.

If you are eligible for Winter Protection, visit your local Community Action Agency to enroll in Fuel Assistance. 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 and protections for medical, youth and elderly 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 you. Eversource representatives are ready to assist you with:

Making a payment, establishing a payment plan, protecting your service from disconnection (November through March), enrolling in a balance forgiveness program, understanding the medical hardship qualification process.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-592-2000 if you have questions about our programs.



Help Me Understand

How can I make a payment?

- Online at www.Eversource.com/BillHelp to make a one-time payment using your bank account, debit or credit card.
- Call 866-861-6225 to make a one-time payment using your bank account, debit or credit card.
- Text – 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 56007, Boston, MA 02205-6007
- 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.

Service Disconnection

How can I avoid having my electric service disconnected?

If you are having difficulty paying your bill, call Eversource to request Winter Protection (November 15 through March 15) and visit your local Community Action Agency (CAA) for government assistance if you meet any of the following criteria:

- Your household income is at or below 60% of the state median income.
- You receive public income assistance, such as Low Income Home Energy Assistance (Fuel Assistance), Supplemental Social Security (SSI), MassHealth – Basic or Standard, Commonwealth Care Plans Types 1, 2 and 3a, Health Safety Net Plan, Emergency Assistance for the Elderly, Disabled and Children, Public or Subsidized Housing, Transitional Aid to Families with Dependent Children (TAFDC), SNAP, Head Start, Women, Infants & Children Program (WIC), School Breakfast/Lunch Program, Veterans' Service Benefits (Chapter 115), Veterans Dependency & Indemnity Compensation (DIC) Surviving Parent or Spouse, and Veterans Non-Service Disability Pension.

If you do not meet the above criteria and to avoid having your service disconnected, please call Eversource at 866-861-6225 before the due date indicated on your bill to make a payment, create a payment plan, enroll in the New Start Program (if you are eligible) or learn about Winter Protection.

Will I receive a service disconnection notice?

Yes. Eversource sends a service disconnection notice by mail at least 72 hours prior to your service being disconnected. You can sign up at Eversource.com to receive service disconnection alerts by text or email. If you receive a service disconnection notice, contact Eversource regarding hardship protection (available during the Winter Protection period) or to enter into a payment arrangement to avoid disconnection.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-592-2000 if you have questions about our programs.



Help Me Understand

What can I do once my service has been disconnected?

- If your service has been disconnected for non-payment and you are eligible for the Winter Protection Program (criteria listed above), contact Eversource at the number below and fill out a self-declared Financial Hardship Statement and call your local Community Action Agency.
- If someone in the home has a medical issue, has a child in the house under one year of age, or if everyone in household is over 65, contact Eversource for protection information.
- If you do not qualify for one of the above protections, you will need to pay your delinquent balance or set up a payment arrangement.

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 protection 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. Your household income must be at or below the 60% of the State Median Income. Contact your physician who must complete the certification of illness form and fax to 781-441-3686.

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 15 through March 15, contact Eversource at the number below to fill out a Financial Hardship form. Please also contact your local Community Action Agency to apply for Fuel Assistance.
- If your service has been disconnected and you or anyone in your home is seriously ill or have a life-threatening situation, contact Eversource at the number below about medical protection. If this is your first time claiming medical hardship, we will temporarily reconnect your service to allow you time to contact your physician who must complete the certification of illness form.
- If you do not qualify for protection, you will need to pay your delinquent balance. Please contact the company to make a payment arrangement.

How can I find a Community Action Agency for assistance?

You can find your local agency by texting 211 or visit www.heatinghelpma.org.

Is there a service fee charged to reconnect service?

Yes. The fee for reconnection is \$30. This will be charged to your account during your next billing statement.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-592-2000 if you have questions about our programs.



Help Me Understand

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

Once you make a payment, Eversource will issue a reconnect order. There is no guarantee that it will be reconnected the same day. There is a 24 hour policy for reconnection.

Will Eversource require a security deposit to reconnect my service?

No. Eversource does not require a security deposit for residential customers.

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 15 through March 15, 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.

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 90 days 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 to make a one-time payment using your bank account, debit or credit card.
- Call 866-861-6225 to make a one-time payment using your bank account, debit or credit card.
- Text – 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 56007, Boston, MA 02205-6007
- 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.

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

- Eversource does report directly to the credit bureau 120 days after final bill date. Customers should be aware this reporting may have a negative impact on their credit scores.

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-592-2000 if you have questions about our programs.



Help Me Understand

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 the number below.

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 to establish a new service.

Reducing Your Energy Usage

In addition to lowering your energy bill through payment arrangements, you can lower your energy bill by reducing the amount of energy you use in your home.

What is the Homes Energy Solutions Program?

With the Home Energy Solutions - Income-Eligible Program, 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.
- Attic and wall insulation, weather stripping, and air sealing of leaks to reduce drafts.
- Long-lasting, energy-saving LED light bulbs.
- Hot water-saving devices.

Call your local Community Action Agency for an application and to learn more. You can find your local agency by calling 211 or visit www.heatinghelpma.org.

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

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

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

A similar program is available for customers who do not meet income eligibility requirements. Mass Save offers no cost home assessments which will work with customers on personalized ways to save. It includes 75% off approved insulation, equipment rebates and no-cost products and 0% financing.

To learn more call 1-866-537-7267 or visit MassSave.com

Contact Eversource

You can learn more about our payment programs online at www.Eversource.com/BillHelp. Call Eversource at 800-592-2000 if you have questions about our programs.