

The Challenge

- Maintaining expenses on a fixed income or with low income of the working poor
- Income challenges may result in inconsistent payments or no payments
- Consistently in threat of disconnection



Today's Discussion

Keeping Current

- What is Keeping Current
- How Does Keeping Current Work
- Sample Account
- Who Can Participate
- Good Candidates
- Requirements
- Budget Billing and Missed Payments
- Keeping Cool
- Best Practices and Success Stories



What is Keeping Current?

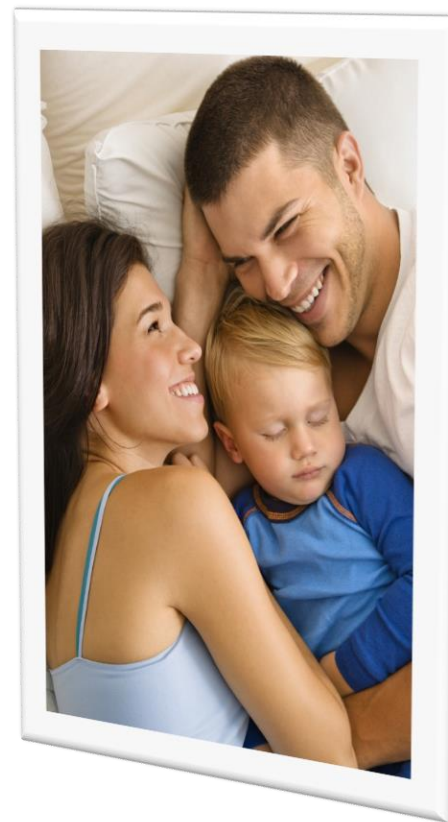
Keeping Current is an energy-assistance program that helps make paying your Ameren Missouri energy bill more affordable, while maintaining a budget.

- Provides consistent monthly payments
- Makes payments more affordable
- Encourages on-time payments
- Eliminates arrearages



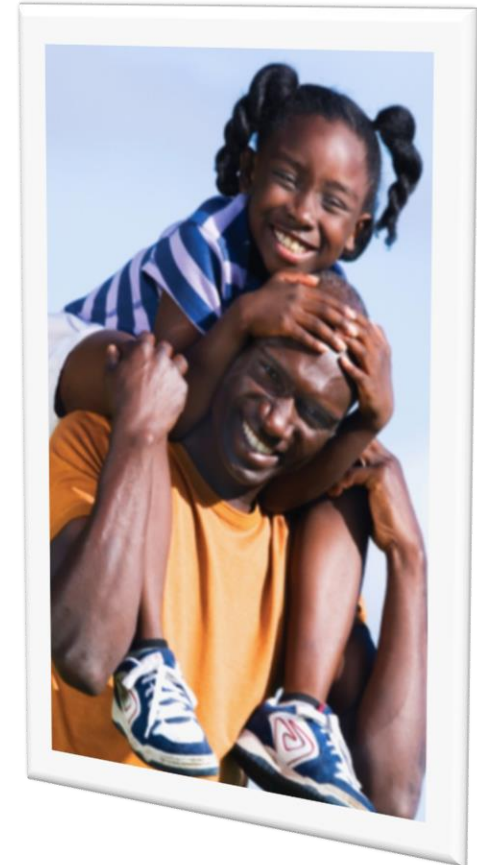
Who can Participate in Keeping Current?

- Residential customers recommended by a participating Keeping Current agency
- Ameren Missouri Electric Customers (gas only customers aren't eligible)
- Customers with income 150% or less of the Federal Poverty Level



How does Keeping Current work?

- Customers make an initial payment of 1/12th of total unpaid account balance.
 - ***Diversion Charges and Returned Check Charges must be paid before a customer can enroll in Keeping Current***
- Customers are placed on Budget Billing
- Ameren Missouri will provide a monthly bill credit of \$35 to \$90 for 24 months.
- The customer's past due amount is eliminated over a 12 month period



Sample Keeping Current Account

Customers will receive a letter confirming:

- Their enrollment in the Keeping Current Program
- Budget Billing amount
- Monthly credit amount applied to Budget Billing amount
- Monthly credit amount that will eliminate the past due over the remaining 11 months



Balance due	\$ 1200.00
Initial down payment (1/12 th)	\$ 100.00
Budget Bill Amount	\$ 301.00
Monthly Keeping Current Credit	\$ 90.00
Customer's monthly payment	\$ 211.00
Monthly Arrearage forgiveness amount	\$ 100.00

Good Candidates for Keeping Current

- Customers with challenged payment history
- Customers with high arrearages
- Customers with fixed or low income



What are the requirements for Keeping Current

Agencies are required to recommend that customers:

- ✓ Apply for LIHEAP
- ✓ Apply for the Missouri Low Income Home Weatherization Program.

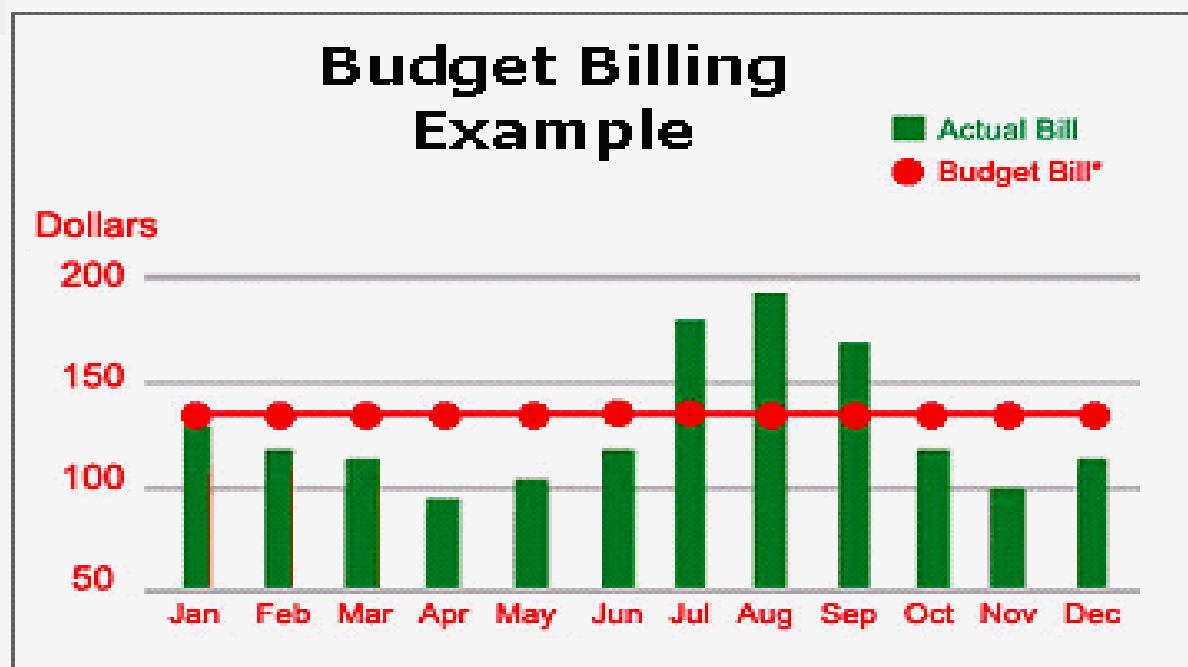
Customers are required to:

- ✓ Maintain on-time payments of the balance due each month



Keeping Current and Budget Billing

Customers are encouraged to review their usage, budget ahead and budget behind amount.



The budget billing amount is reviewed every 12 months for customers on Keeping Current





■ AmerenMissouri.com
 ■ 1.800.552.7583
 ■ PO Box 790352 St. Louis, MO 63179-0352

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Current Charge Detail for Statement 09/15/2015

Electric Charge - Residential	\$111.32
Fuel Adjustment Charge	\$3.56
Energy Efficiency Investment Charge	\$4.92
Energy Efficiency Investment Credit	-\$4.92
Jennings Municipal Charge	\$9.71
Current Charge	\$124.59
Budget Bill Adjustment	-\$17.59
Budget Bill Amount	\$107.00
Keeping Current Bill Credit	-\$60.00
Amount Due	\$47.00

AMOUNT DUE \$47.00

Due Date:	09/25/2015
Account Number	7539603369
Service Address	5706 WILBORN DR APT C
Previous Bill	\$47.00
Last Payment - 09/04/2015	\$47.00

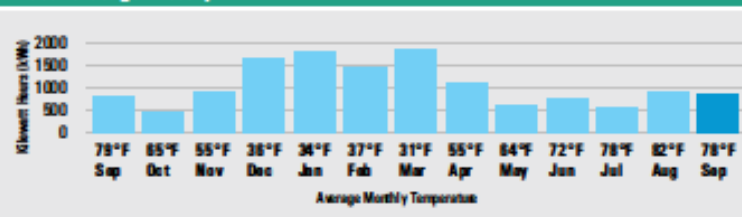
Your Budget Billing balance is behind \$114.87 after paying this bill.
 This account qualified for an Energy Efficiency Investment Credit. For more information, go to AmerenMissouri.com/EnergyAssistance.

Keeping Current Arrearage Reduction Credit paid to date \$2,538.30.
 Remaining balance is \$253.90 credited in 1 installments.

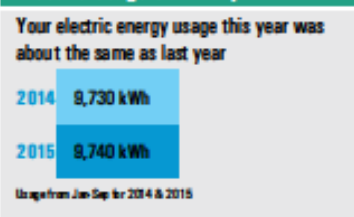
Electric Service from 08/12/2015 - 09/13/2015 32 Days

Meter Number	Current Reading	Previous Reading	Current Usage	Reading Type
E 56170481	045668	044820	848 kWh	Actual

Electric Usage History



Electric Usage Summary



What Would You Do With Extra Cash?

ENERGY STAR® certified heat pump water heaters can save the average household almost \$300 per year compared to a standard electric water heater. Invest in an ENERGY STAR certified heat pump water heater now and we'll give you \$500 cash back. Visit AmerenMissouri.com/waterheater to start saving.

1.3073
 00501 21621 31 000802 001 163 0001 A001
 INTERNAL USE ONLY



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 CUSTOMER EXPERIENCE

Attitude. Accountability. Results.

Late or Missed Payments?

- Customers must pay the amount due on time each month.
- On-time = payment by the due date
- Missing two payments or *being late* puts the customer at risk of being eliminated from the program.



First Late or Missed Payment?

If a customer pays late or misses payment

- The customer must pay the past due amount \$301.00 (**budget**) - \$90.00 (**bill credit**) = **\$211.00**
- The customer must also pay the next month's bill (\$211.00)
- **Total owed to bring you current = \$422.00 + late fees will be assessed. If this amount is paid in full then the customer will remain in the program.**
 - \$ 211.00
 - \$ 211.00
- The monthly arrearage forgiveness gets delayed

Late or Missed Payment?

If a customer pays late or misses payment a 2nd time :

- The customer must pay the past due amount of \$211.00 (**bill amount**) + \$90.00 (**bill credit**) = **\$301.00**
- The customer must also pay the next month's bill (\$211.00)
- **Total owed to bring you current = \$512.00 + late fees will be assessed, if customer pays this amount in full before the due date then the customer will remain in the program.**
- **If customer does not pay \$512.00 before the due date then the customer is removed from the program, two consecutive late payments.**
 - \$ 211.00
 - \$ 90.00
 - \$ 211.00
- The monthly arrearage forgiveness gets delayed

Two Consecutive Late or Missed Payments?

- Customers will be removed from the program
- The remaining unpaid arrearage becomes due
- Customers cannot rejoin the *Keeping Current* program for one year.
- Agencies can advocate for customers to be placed back on the program



Keeping Cool

- Provides up to 3 credits of \$25 during the summer for two summers
- Customers must be 150% or less of the Federal Poverty Level
- Target audience - Seniors, Disabled, Chronically Ill (per doctor's letter) or households with children 5 years or younger



Questions?



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Best Practices- People's Community Action Corporation

- Identify best candidates for Keeping Current enrollment
- Explain guidelines for participation in program/give printed handouts about guidelines (visual)
- Talk to clients about their payment history (good or bad)
- Ask for permission to enroll based on information given
- Follow up with clients with missed payment reports (email to agency)

Best Practices- People's Community Action Corporation

- Follow up with clients with missed payment reports (email to agency)
- Work with Ameren about clients accounts
- Suggest enrollment in Direct Pay and Email and Text Alerts
- Strong focus on seniors:
 - Partner with SLAAA to identify seniors to target for the program
 - Offer program to seniors in homes and apartments
- Offered Savings Innovations Program and referred to WX program

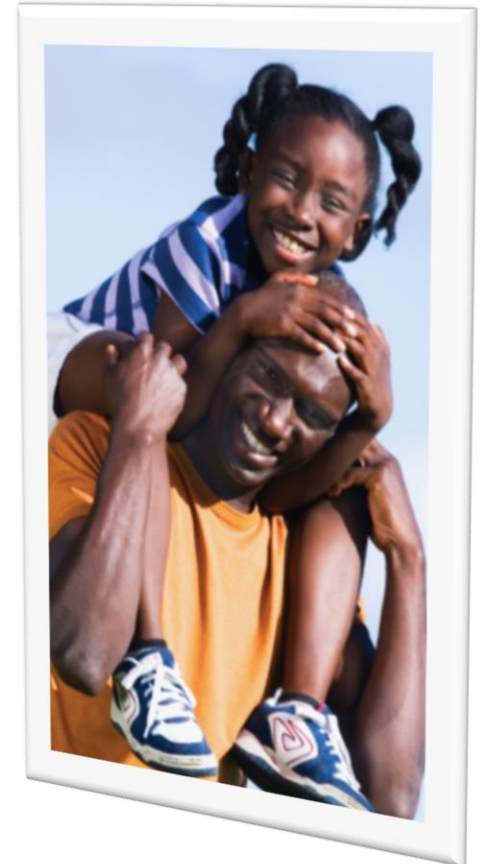
Pitfalls and Challenges

- Budget settlement at the end of arrears period (behind or ahead)
- Information overload
- Funds are not always available (re-enrollment)
- More education on the importance of making monthly budget payments in the program
- Payments are too literal (\$1 short can add to defaulting)
- Ability to case manage customers depends upon funding and resources



Success Stories

- ✓ Local senior manages monthly bills better because of KC
- ✓ Single mom on KC only receives \$733 a month from SSI, but is able to save \$12.50 per month (\$50 in 4 months) for emergencies and participates in savings match program.
- ✓ Father completed arrears and wants to re-enroll.



People's 
COMMUNITY ACTION CORPORATION

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