

# Agency Resource: Keeping Current Program



October 14, 2021

# What is Keeping Current?



## Program Objectives

- Improve affordability
- Improve health and safety
- Work with agencies that serve low-income households
- Provide linkages to LIHEAP and weatherization

## Eligibility

- The increase to 200% FPL is only through the end of the year (12/30/21)

## Benefits

- **Monthly Bill Credits:** cover part of the electric bill each month
- **Budget Billing:** provides predictable monthly bill
- **Arrearage Forgiveness:** reduces debt with each on-time payment



# Positive Outcomes of Keeping Current

## Bill Payment

- Regular and timely bill payment
- Often through arrearage reduction

## Usage Stabilization

- Maintain ties between bill and usage

## Usage Reduction

- Conservation incentive bonus
- Requirement for energy efficiency participation



# Candidates for Keeping Current

## 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 200% 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



# How does Keeping Current work?

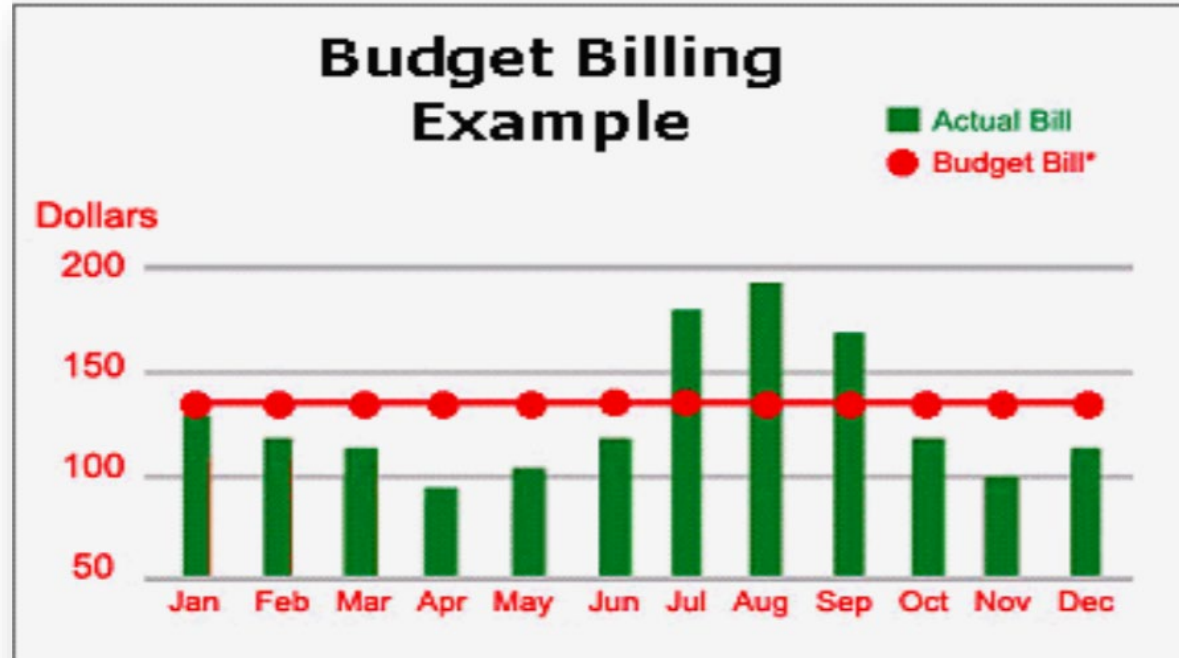
## What are the requirements for Keeping Current Agencies

- Agencies are required to recommend that customers:
  - ✓ Apply for LIHEAP Apply for the Missouri Low Income Home Weatherization Program.
  - ✓ Offer Pick A Due Date at the time of the application
- Customers are required to:
  - ✓ Maintain on-time payments of the balance due each month



# Keeping Current and Budget Billing

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



Customers are encouraged to review their usage, budget ahead and budget behind amount. A change to the monthly Budget Billing amount could affect the amount due each month.



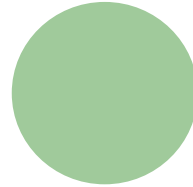
# Navigating the portal: How to figure out the down payment

**Ameren MISSOURI** Energy Assistance Agency Portal *FOCUSED ENERGY. For Life.* Help ? Log Out

**Energy Assistance Credit Advisors - 007**  
1901 Chouteau  
St. Louis, MO 63103  
[Client Quick View](#) [SELECT NEW CLIENT](#) Export to [PDF](#)

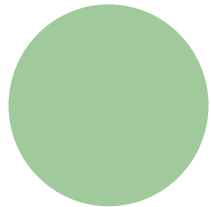
**Account Number :** XXXXX-XXXXX  
**Account Status :** Active  
**Collection Status :** Not in Collections  
**Cash Only :** NO  
**SSN :** xxx-xx-7249  
**Company :** Missouri  
**Account Balance :** \$599  
**Ameren is Primary Heating Vendor? :** YES  
**Total Customer Payments :** \$784.07 (past 90 days)  
**Total Energy Assistance Payments :** \$0.00 (past 90 days)  
**Pending Payments :** \$0.00  
**Pending Pledges :** \$0.00  
**Service Type :** ELECTRIC  
**Unbilled Payment Agreement :** \$100  
**Unbilled Deposit Balance :** \$0.00  
**Budget Billing Amount :** **\$301 (Not Enrolled)**  
**Cut Out Non-Pay Count :** 0 (past 12 months)  
**Broken Payment Agreements :** 0 (past 12 months)  
**Minimum Payment :** \$100.00

[VIEW PAYMENT AGREEMENT](#)



## TOTAL BALANCE:

TOTAL AMOUNT DUE + ANY deferred balances of PAYMENT AGREEMENT AMOUNTS + PLUS BUDGET BILLING ARREARAGES



## DOWN PAYMENT:

1/12<sup>th</sup> of the TOTAL BALANCE  
OR ENTER THE TOTAL INTO THE APPLICATION

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1901 Chouteau  
St. Louis, MO 63103  
[Bill & Payment History](#) [SELECT NEW CLIENT](#) Export to [PDF](#) [Excel](#)

**Account Number:** XXXXX-XXXXX

View Bill	Billing Period	Prior Balance	Current Bill Amount	Total Billed Amount	Date Due	Usage	Current Service Charges	Payment Information
<a href="#">View Bill PDF</a>	8/14/2021 to 9/14/2021	\$0.00	\$282.71	\$282.71	10/6/2021	1,303 KWH Elec:	\$176.71	
<a href="#">View Bill PDF</a>	7/16/2021 to 8/13/2021	\$0.00	\$303.68	\$303.68	9/7/2021	1,466 KWH Elec:	\$197.68	(8/20/2021): Agency Payment: \$100.00 (9/8/2021): Customer Payment: \$203.68
<a href="#">View Bill PDF</a>	6/16/2021 to 7/15/2021	\$0.00	\$264.99	\$264.99	8/6/2021	1,165 KWH Elec:	\$158.99	(8/9/2021): Customer Payment: \$264.99
<a href="#">View Bill PDF</a>	5/20/2021 to 6/15/2021	\$0.00	\$215.40	\$215.40	7/8/2021	953 KWH Elec:	\$109.40	(7/12/2021): Customer Payment: \$215.40
<a href="#">View Bill PDF</a>	5/12/2021 to 5/19/2021	(\$121.58)	\$114.87	(\$6.71)	6/11/2021	84 KWH Elec:	\$8.87	(6/7/2021): Agency Payment: \$474.00 (6/14/2021): Customer Payment: \$114.87



# Sample Keeping Current Customers

## 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

## Sample Keeping Current Account

Total Balance		\$ 1200.00
Initial down payment (1/12 <sup>th</sup> )	Total balance/12 months	\$ 100.00
Budget Bill Amount	Average bill for 1 year	\$ 301.00
Monthly Keeping Current Credit	What is the Heating Source	\$ 90.00
Customer's monthly payment	Subtract credit from Budget Bill amount	\$ 211.00
Monthly Arrearage forgiveness amount	If the Budget Billing amount is paid on time, the forgiveness amount	\$ 100.00

# Candidates for Keeping Current



Who is a good candidate for Keeping Current?

Customers with  
challenged  
payment  
history

Customers with  
high arrearages

Customers with  
fixed or low  
income



# Keeping Current:

## Key Notes:

- \*Timely payments are key to success!

- \*Pick a Due Date is a great option and should always be offered with Keeping Current!

- \*Payments are to the penny, the amount has to be in full.

- \*Consider Heating Source!

- \*Use of an alternative heat source may impact Keeping Current credit.

- \*The Weatherization program is a great way for a customer to reduce usage.

- \*Budget Billing is based on the customer's usage.

- \*Remind customers they are eligible for LIHEAP-EA funds.

- \*Keeping Current should not be used to avoid disconnection; helps manage bills and make bill more affordable.

- \*Only available once in a 12 month period.

- \*If there are returned payments the agency may have to call in to get assistance with determining the down payment.

# Final notes

## Next Steps

Development of a new formalized guidance to help agencies:

- Get the most out of the portal's functionality
- Offer support in training new agency users
- Have immediate needs met by having a Keeping Current Program reference on hand

## Gentle Reminder:

All energy assistance programs are treated the same.

- Processing time cannot be avoided
- No special extensions are being offered at this time

# Energy Assistance Agency Portal

We are here for you

**Questions or concerns about your payment to Ameren Missouri or agency changes such as staff and address changes in your organization**

Call us at 1.800.894.5211 (Agency Only)

**Email**

amerenmissouriea@ameren.com  
(Agency Only)

**Keeping Current Webpage**

[www.ameren.com/missouri/residential/energy-assistance/keeping-current-cool](http://www.ameren.com/missouri/residential/energy-assistance/keeping-current-cool)

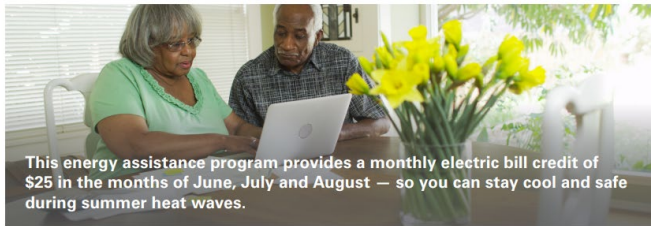
# Keeping Current Outreach

## Agency Resources Available

### Keeping Cool Brochure

#### Keeping Cool

Help with your energy bill during the warm months.



This energy assistance program provides a monthly electric bill credit of \$25 in the months of June, July and August — so you can stay cool and safe during summer heat waves.

#### Are you eligible?

- To learn more about the program and apply, please contact your nearest Keeping Current agency. For a list of agencies, please visit [AmerenMissouri.com/KeepingCool](http://AmerenMissouri.com/KeepingCool) or call Ameren Missouri at **1.800.552.7583**.
- A monthly bill credit of \$25 during June, July and August helps reduce the total amount owed each month.
- Now through December 2021, your income must be at or below 250% of the Federal Poverty Level and one of your household members must be a senior citizen (age 60 and over), disabled, chronically ill or a child (age 5 or younger).
- You cannot participate in both Keeping Current and Keeping Cool at the same time.
- You must apply for the Low Income Home Energy Assistance Program (LIHEAP) and weatherization services.
- You must have an active account in your name.
- Learn about other health and safety options such as Caring Contacts and the Medical Equipment Registry at [AmerenMissouri.com/HealthAndSafety](http://AmerenMissouri.com/HealthAndSafety)

#### 2021 Federal Monthly Income Guidelines – 250%

Size of Family	Monthly
1	\$ 2,683
2	\$ 3,629
3	\$ 4,575
4	\$ 5,521

Source: [www.caastfc.org/information-and-guidelines/federal-poverty-guidelines/](http://www.caastfc.org/information-and-guidelines/federal-poverty-guidelines/)

You may be eligible for other assistance programs. Visit [AmerenMissouri.com/EnergyAssistance](http://AmerenMissouri.com/EnergyAssistance) to find out more.

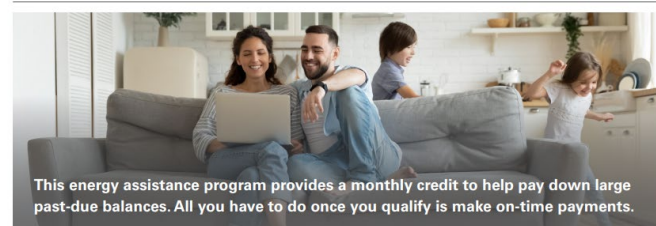
Questions? Please visit [AmerenMissouri.com](http://AmerenMissouri.com) or call Ameren Missouri at **1.800.552.7583**.

Rev. 5/21

### Keeping Current Brochure

#### Keeping Current

Help with paying down large balances and keeping your bill current through predictable monthly payments



This energy assistance program provides a monthly credit to help pay down large past-due balances. All you have to do once you qualify is make on-time payments.

#### How does it work?

- To learn more about the program and apply, please contact your nearest Keeping Current agency. For a list of agencies, please visit [AmerenMissouri.com/KeepingCurrent](http://AmerenMissouri.com/KeepingCurrent) or call Ameren Missouri at **1.800.552.7583**.
- A monthly bill credit of \$30-\$90 a month helps reduce total amount owed each month. Bill credits continue for 24 months.
- Monthly Budget Billing payments must be made on time. Customer will be removed from the program if two consecutive payments are missed.
- Past-due balances can be forgiven with on-time payments over 12 months.

#### Are you eligible?

- You must have an active account in your name.
- Now through December 2021, your income must be at or below 200% of the Federal Poverty Level.
- You must make an initial payment of 1/12th of your total unpaid account balance.
- You cannot also participate in the Keeping Cool program.
- You must apply for the Low Income Home Energy Assistance Program (LIHEAP) and Weatherization services.

#### 2021 Federal Monthly Income Guidelines – 200%

Size of Family	Monthly
1	\$ 2,147
2	\$ 2,903
3	\$ 3,660
4	\$ 4,417

Source: [www.caastfc.org/information-and-guidelines/federal-poverty-guidelines/](http://www.caastfc.org/information-and-guidelines/federal-poverty-guidelines/)

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Rev. 5/21

Keeping Current

*Thank You!*

