

# Transcripts of Calls with the Missouri Public Service Commission (PSC)

**Case No. GC-2026-0007 Parties:** Jonathan Miller (Complainant) and the Missouri Public Service Commission (PSC)

**Complaint Filed:** June 27, 2025

## Complainant Notes

- And I guess that uh was the end of that call disconnected. The second call disconnected.
- Neither representative called me back after these two calls.
- They never informed me about the informal, formal, or small formal complaint processes.

## June 27, 2025 - Call 1

**PSC Automated Message:** "The Missouri Public Service Commission is a regulatory agency that regulates investorowned utilities... If you are calling from a mobile device and would like to receive a SMS message to take a twominut survey after the call to provide feedback, please press one. Message and data rates may apply... Thank you for holding. Your call is now being transferred to a consumer services specialist. Please stay on the line. You are the next caller in the queue."

**PSC Representative:** "Missouri Public Service Commission."

**Complainant:** "I guess I wanted to file a a formal complaint."

**PSC Representative:** "Okay. Against what utility company?"

**Complainant:** "It's the fire."

**PSC Representative:** "Fire. What's going on with us?"

**Complainant:** "Uh we had my wife had a church group uh make a pledge on our account for us cuz we were behind from the winter utility and when the third party group made the pledge, they told us that they paid it they paid paid it all. And um when I called because it just wasn't adding up on the bills for me. When I called, they told me that they put us on a budget plan and that when this third party made a pledge for us to pay on our account for us that um that they are authorized. No one asked us to put us on a budget plan. that screwed up all our billing."

**PSC Representative:** "Yeah. So whenever that that's not just with fire, that's with all utility companies. Um whenever you have a pledge placed on the account, then the accounts are automatically placed into budget billing."

**Complainant:** "That's not okay. It's required to have our author authorization."

**PSC Representative:** "So that is how they all are. Um that that is what happens."

**Complainant:** "But no, they were they're required to have our authorization as the account holders, right?"

**PSC Representative:** "No. Nope. So if you accept they they don't. So if you accept a pledge, then your account is automatically put into a budget billing."

**Complainant:** "The consumer refer to consumer rights. Missouri PSD consumer bill of right states that you have the right to question and dispute all part of a charge and that the utility company they're required to investigate properly and thoroughly."

**PSC Representative:** "Yep, we can do that. We can look into it, but I'm just letting you know that they are able to do that. They are able to place your account into a budget building. You can tell them that you no longer want to be on the budget billing and be taken."

**Complainant:** "What I'm seeing is uh it's highly questionable and that it's problematic and that they have to have our authorization."

**PSC Representative:** "So they they should tell you about it."

**Complainant:** "You can't make changes to people's utility accounts without without authorization. And I think it's the law."

**PSC Representative:** "No. No, it's not. But we I can get your information. I will go ahead and have them um just get the account information for you so we can review it."

**Complainant:** "This says our situation is protected by several layers of consumer protection and utility regulations in Missouri."

**PSC Representative:** "Here the PSC."

**Complainant:** "Huh?"

**PSC Representative:** "Through the PSC. Through the PSC. Mhm."

**Complainant:** "Uh there's a primary set of regulations governing how utility companies like fire operate."

**PSC Representative:** "Correct."

**Complainant:** "It may not say explicitly no third party unauthorized budget plan but it establishes a framework for the customer right. Okay. Mhm. Customer consent uh is implicit in these regulations in the first rule of customer consent for significant changes to an account service or billing. Utility companies are generally required to obtain explicit authorization from the account holder before enrolling them in a new building plan like a budget plan. A third party pledge is typically treated as a payment or credit not as authorization for account changes but that you can't just call it something else you know."

**PSC Representative:** "Sure. Um do you want to go ahead and do you want to go ahead and give me your first and last name?"

### Call Disconnects

**June 27, 2025 - Call 2 (with [REDACTED])**

**PSC Automated Message:** "The Missouri Public Service Commission is a regulatory agency that regulates investor own utilities... If you are calling from a mobile device and would like to receive a SMS message to take a two-minute survey after the call to provide feedback, please press one. Message and data rates may apply... Thank you for holding. Your call is now being transferred to a consumer services specialist. Please stay on the line. You are the next caller in the queue."

**PSC Representative:** "Commission, this is [REDACTED]."

**Complainant:** "Oh, yeah. I thought I got disconnected. I was trying to file a formal complaint."

**PSC Representative:** "Okay. Do you know who you were speaking with?"

**Complainant:** "I don't recall her name. There was a nice lady. She just I don't know how we got disconnected."

**PSC Representative:** "That's okay. Did she give you like start to get your information and and take it?"

**Complainant:** "Uh she was trying to I started giving it to her when we got hung up."

**PSC Representative:** "Okay. Look real quick here."

**PSC Representative:** "Okay, looks like I was in [REDACTED]. Let me see if I can get her on the phone. Okay. Hat."

**PSC Representative:** "What company was it against? She didn't answer."

**Complainant:** "Uh, Spire. It's okay. You can Can you help me or?"

**PSC Representative:** "Yeah. Yeah. I'm going to take your working permission."

**PSC Representative:** "Okay. So, what's your issue that you're having Spire?"

**Complainant:** "My issue is that we have um we had a church group make a pledge on our account to make a payment and they changed the status of our account without our authorization. And we have some there's law against that. And so she was telling me that that's how they do it, but you can't do it like that cuz it's against the law. I'm on the phone with PSC, who is the public service commission to report Spire, to make a formal complaint about that because what happened was it came as a surprise. They told us that they were Here's the deal. Somebody making a payment or making a pledge on our account does not give them a right to make major changes to our account like our billing or put us on a budget plan that requires an account holder do that. Not a third party."

**PSC Representative:** "Okay. They're actually required to when it's the cold weather rule. So any assistance pledge that would be necessary to either avoid disconnection or is made during the cold weather rule, they place that account on a on a payment arrangement and place that account on budget billing."

**Complainant:** "Uh that's a serious misinterpretation. It's always it's always well that rule and why that statement is inaccurate is because that cover rule doesn't mean that that Spire can change our contract. We have a contract that says only I only I can make account changes."

**PSC Representative:** "Yeah. No, I'm I'm afraid you're incorrect. Any assistance pledge that is made on account during the cold weather rule months which is November 1st through March 31st, if it's electric natural gas if the assistance pledges made on the account, the company can set that account with any remaining balance that is owed. So, if the pledge doesn't cover your full account balance, they will take that remaining balance, place it on an arrangement, and set the account up on budget billing."

**Complainant:** "Yeah, you have absolutely have to have the authorization of the account holder to do that."

**PSC Representative:** "No, they don't. But you as the account holder, if you don't want to be set up on a payment arrangement, have every right to call the utility company and request removal of that payment arrangement or budget billing or both."

**Complainant:** "Let me find the law for you. So, we regulate investor own utilities. Our rules and regulations apply. It's been that way since a long time that these rules have been established, right? But I'm just trying to establish if it's an unfair I want it investigated. I'm trying to find out if it's a violation of regulatory policy, even if it's not illegal in a criminal sense. Is it a violation of the Missouri Public Service Commission's own rules and regulations?"

**PSC Representative:** "Yeah, it would not be a violation of a rule or statute or tariff that they place the account on an payment arrangement or level budget billing or both."

**Complainant:** "Yeah. Would it be an unfair deceptive practice if if we uh when we signed up with Spire and we agreed that Spire any changes to the account would be made by only authorized uh account holders?"

**PSC Representative:** "No. So again, an assistance pledge is made on your behalf during those winter months. The utility is required to set that account up on budget billing."

**Complainant:** "Well, a pledge is a payment. It's not an account change. We're on the same page with that, right?"

**PSC Representative:** "It doesn't matter. I don't know how many different ways I could tell you sir that if you get a pledge in the winter months no matter what from a church, the company will set that account up during those winter months if there is a balance left on a payment arrangement and set the account up on budget billing."

**Complainant:** "We didn't set up a payment arrangement. They told us they were just going to help us out and pay the full balance for us."

**PSC Representative:** "Yeah, that's the rule. It's clear as day that that's what they do. The utility shall..."

**Complainant:** "I think that it could may not be illegal, but I think it could be unauthorized and unfair."

**PSC Representative:** "Well, no. I mean, you have every right to be removed from that plan once you contact the utility."

**Complainant:** "So, can you send me correspondence that shows where the cold weather rule explicitly states that a third party pledge automatically enrolls the customer in a budget plan without their agreement?"

**PSC Representative:** "Yeah, it's we can you have internet access. The rules are out there as well."

**Complainant:** "What about your guys' consumer bill of rights? Grant has the right to question and dispute all parts of a charge. an unauthorized charge or change to your billing method certainly falls under disputed charge."

**PSC Representative:** "Yeah. All we can do is verify that they set the account up in accordance to the rules and regulations. if you want us to take that information."

**Complainant:** "This says the cold weather rule documents your website consistently talk about the customer entering into payment agreements or budgeting payments and they emphasize the customer's responsibility to contact the utility and make an initial payment to avoid disconnection. They do not state that a third party plan automatically triggers enrollment in a

budget plan without customer consent. That's why I'm asking you to show me exactly where it says that."

**PSC Representative:** "Yeah, it's under number 10 for payment agreements under the cold weather rule. The payment agreement for service under this rule shall comply with the following. A pledge of an equal amount equal to any payment required by this section by the agency which administers LIHEAP shall be deemed to be payment required. Utility shall confirm in writing the terms of the payment agreement under this rule unless the extension granted the customer does not exceed two weeks. Payment calculations and then it tells you all that..."

**Complainant:** "They can't make they can't make arrangements changes to my account without me knowing about it just to have them make a payment for it to help us out."

**PSC Representative:** "Yeah, they do every utility that that does it that way. So, the only thing we can do is verify that they set the account up in accordance to the rules."

**Complainant:** "Well, we have was that we use for electric and they don't do that."

**Complainant Note:** "And I guess that uh was the end of that call disconnected. The second call disconnected."

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