

Utility Assistance Programs Workshop

June 2, 2026

Welcome! Welcome! Welcome!

Why are “Utility Assistance Programs” important to you and the organization you represent?



Using the post its on your table, write down you answer (word, phrase, sentence) to the question above.



When you are finished, post it on the board that best represents your organization.

Agenda

Welcome

Intro and Recap

Eligibility and Verification: Understanding Challenges

Program Design: Opportunities and Best Practices

**Improving Uniformity in Program Administration and Evaluation:
Defining and Measuring Success**

**Improving Community Outreach:
Connecting Customers and Improving Utility Literacy**

Closing and Next Steps

Welcome



Commissioner Maida Coleman

Agenda

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Intro and Recap



Rich Germinder – MO PSC

Geoff Marke – MO OPC

Utility Assistance Programs Workshop: Why Are We Here?

- ▶ Senate Bill 4: Section 393.1680 RSMo
 - “1. Notwithstanding any other provision of law to the contrary, the commission may approve a special alternative residential customer rate or bill discount from a utility company, as defined in section [393.550](#), based in part on household utility burden. The rate or bill discount approved shall incorporate a commission-authorized rate or bill discount from the appropriate base residential rate. For purposes of this subsection, "utility burden" means the percentage of income paid by a customer to a utility company for the cost of electricity, natural gas, or water service. Any eligibility verification needed to implement the new alternative rate shall be done by an independent third party or parties selected by a process established by the commission that includes input from the utility company and the office of the public counsel...”
- ▶ MO PSC Established a Utility Assistance Programs Docket: OW-2026-0085

Utility Assistance Programs Docket and Workshop

In the Matter of a Working Case for
Commission Review and
Consideration of Utility Assistance
Programs and Special Alternative
Residential Customer Rates)

Case No. OW-2026-0085

ORDER OPENING WORKING CASE AND DIRECTING RESPONSES

Issued: October 1, 2025

Effective: October 1, 2025

The Commission will open this working case to review currently existing utility affordability programs and will direct regulated utilities to provide information on these programs. As part of this working case, representatives from the Commission, the Office of the Public Counsel, and any other interested stakeholders will have the opportunity to review the currently existing utility affordability programs designed for low-income and senior residential customers and may work to make recommendations or engage in further dialogue regarding the following:

- (1) Efficiencies or changes to current programs and the consideration of additional programs designed to address the affordability of utility rates for low-income and senior residential customers;
- (2) Establishing uniformity and simplification of programs;
- (3) Special alternative residential customer rates or bill discounts contemplated by Section 393.1680, RSMo, as a result of SB4¹; and
- (4) Community outreach and customer education.

- ▶ Established a repository for data and comments from regulated utilities and stakeholders
- ▶ Regulated utilities compiled requested data on customer assistance programs and filed it in the docket
- ▶ Engaged in dialogue with utilities and stakeholders

Utility Assistance Programs Workshop: Why Are We Here?

- ▶ A myriad of programs with unique eligibility criteria, enrollment requirements, and budgets
- ▶ A patchwork approach to improvement over the years
- ▶ Customers Challenges
 - Don't know where to go for help
 - Role of the disconnection notice in LIHEAP and other programs
 - Utility literacy
 - 4 in 5 customers feel powerless over utility bills – Powerlines 2025 Review and Polling
 - Americans age 18-34 (60%), 35-49 (58%), 50-64 (58%) are more likely to say they don't fully understand what drives these costs compared to those ages 65+ (47%)
- ▶ Resources are being left on the table and not reaching customers
- ▶ We want to do things better!

Commission's Jurisdiction and Authority

Jurisdiction and Authority

1. Utility Assistance Programs offered by regulated Investor-Owned Utilities

NO Jurisdiction or Authority

1. Rural Electric Cooperatives, Municipal Utilities, Special Utility Districts – water or sewer
 - Any programs offered
2. Federal programs or programs administered by other agencies, such as:
 - Low Income Home Energy Assistance Program - LIHEAP
 - Weatherization Assistance Program – Missouri DNR and Federal DOE

"It's Harder Than You Think"
Keeping the Essential Services On
for Missouri's IOU ratepayers

Geoff Marke, PhD
Chief Economist
Missouri Office of the Public Counsel
6/2/2026

About your speaker

Geoff Marke, PhD

Chief Economist, Missouri Office of the Public Counsel
("OPC")

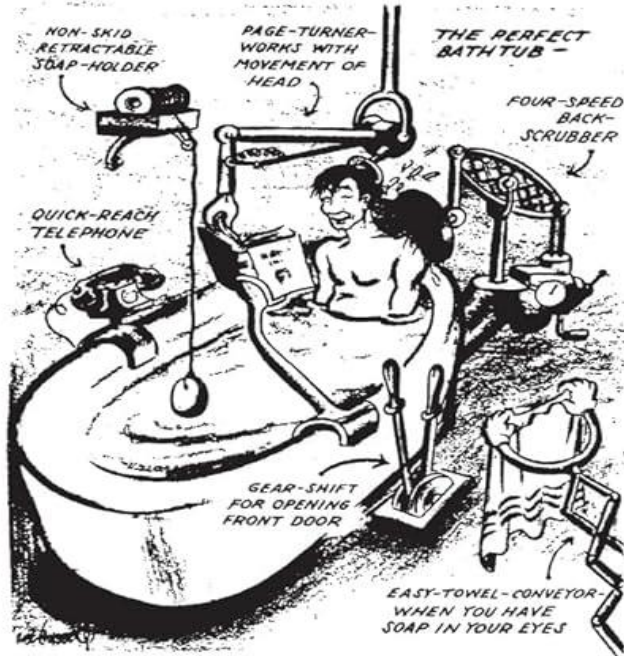
- Consumer Advocate Office for ratepayers in:
 - Vertically Integrated Electric, Natural Gas, Water and Sewer cases before the Missouri Public Service Commission
- **Obligatory Disclaimer:**
 - The comments and work product are my own and do not necessarily reflect any position of the Missouri OPC.

PAST

Third Edition, Expanded

IMPLEMENTATION

Jeffrey L. Pressman & Aaron Wildavsky



How Great Expectations in Washington
Are Dashed in Oakland; Or,
Why It's Amazing that
Federal Programs Work at All,
This Being a Saga of the
Economic Development Administration
as Told by Two Sympathetic Observers
Who Seek to Build Morals on a
Foundation of Ruined Hopes

The Oakland Project

- Book provides a case study of federal economic development program in the late 1960s in Oakland, California.

- Defined **'implementation'** as:
- to carry out, accomplish, fulfill, produce, complete".

The Story of the Oakland Economic Development Agency (“EDA”)

- At the time, Oakland had an unemployment rate of 8.4 percent, concentrated among inner-city African-Americans. The program was to spend \$23 million (or \$219.5M adjusted for inflation in 2026) on a variety of public works projects to be administered by the Economic Development Administration (EDA) with a simple goal of creating 3,000 jobs.
- As Pressman and Wildavsky pointed out, the Oakland Project enjoyed wide bipartisan political support and was well funded.
- Yet three years later, only \$3 million had been spent, most of that for a freeway overpass and architects’ fees.
- Six years later a \$9.2M air hangar was completed and the program was retired.
- Total new jobs = 20 or \$460,000 per job

- “The evils that afflicted the EDA program in Oakland were of a prosaic and everyday character. . . . If one is always looking for unusual circumstances and dramatic events, they cannot appreciate how difficult it is to make the ordinary happen.”
- “We would consider our efforts a success if more people began with the understanding that implementation, under the best of circumstances, is exceedingly difficult. They would, therefore, be pleasantly surprised when a few good things really happen.”
- “Experience with the innumerable steps involved in program implementation suggests that simplicity is much to be desired. The fewer the steps involved in carrying out the program, the fewer the opportunities for a disaster to overtake it.”

PRESENT

Rationale:
Economic Argument
Public Interest Argument

Funding

Tax Dollars
Ratepayer Dollars
Shareholders
Specific Customer and/or Class

• #1 Crisis

- **Critical Medical Needs**
- **ECIP**

#2 Sustainability

- Arrearage Forgiveness
- Budget Billing
- Weatherization

• #3

Affordability

- Rate Design
- Bill Credit / LIHEAP

Community Action Agencies, Utility Outreach, and DSS

Eligible Customers

Metrics:

Bad Debt
Disconnections
Arrearage Amounts

Sanity Check:

Did money get spent?

What Missouri has going for it...

- 50/50 sharing of costs
 - Crisis funds
 - Arrearage funds
 - Niche funding
- Designed utility weatherization tariff(s) to help community action agencies minimize pass-over homes.
- Codified rules standardizing disconnections (both voluntary and involuntary) across all regulated utilities in Missouri.
- Urban Heat Island exploratory funding in Kansas City, Missouri. To date, \$20M in funds have been secured.
- Long history of MEEIA funded low income programs

FUTURE

Case No: OW-2026-0085

- End Goal: Staff Report with recommendations
- New tools: Low Income Rate Option
- New Processing: How can we minimize administrative oversight and maximize efficiencies across a patchwork regulatory cadence
- Ask:
 - Provide input on what works and what doesn't
 - Cite to studies and/or programs that work
 - "Help us, help you."
 - What are the magic wand answers?
 - "Skate to where the puck is going, not where it has been."

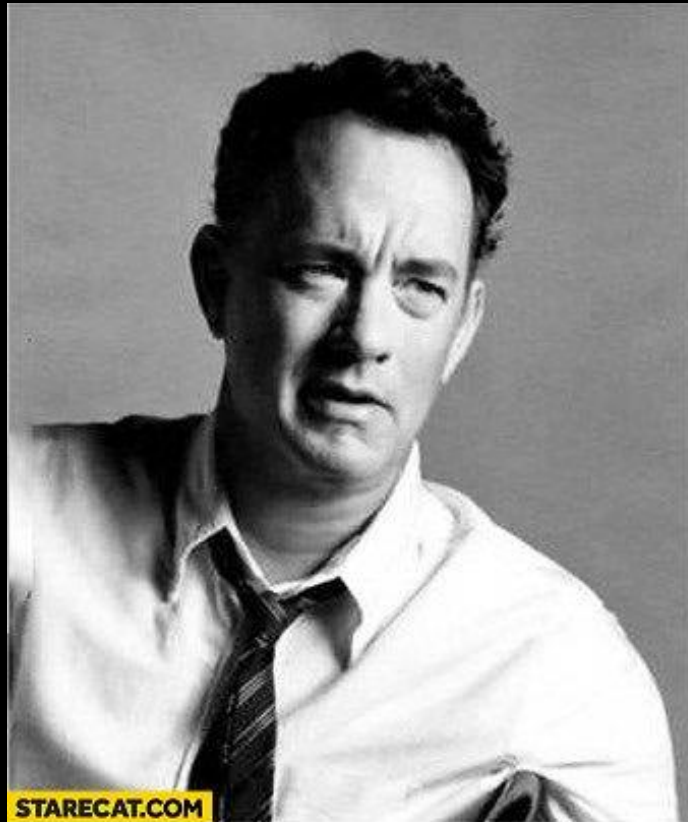
Headwinds Coming...

- Elevated Inflation
 - Transportation
 - Food
 - Energy
 - Insurance
- Rising Delinquencies
 - Credit Cards (15-year high 13.12%)
 - Housing
 - Cars
 - Student Loans
 - Utility
- Low-Savings Rate (22-year low: 5.5% to 2.6% in a year)
- Low-Hire, Low-Fire Labor Market
- Increased Retirement Withdrawals
- Tax uncertainty (both sales and federal)
- Rate Increases

Questions that will not be answered today, but are worth considering

- Do we treat reliability and affordability failures the same?
- How many disconnections are acceptable?
- What level of arrears signals system distress?
- How many households struggling to pay are too many?
- How long, if at all, should we intervene when a household falls behind on its bills?

THANK YOU



T.HANKS

T.hanks a lot

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Agenda

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Closing and Next Steps

Eligibility and Verification: Understanding Challenges



Jeriane Jaegers-Brenneke , Missouri Department of Social Services
Todd Jordan, United Way of Greater Kansas City
Vernita Rodgers, Spire Missouri

Moderators: Contessa King & Johna Trapani

Low Income Home Energy Assistance Program



Office of Workforce &
Community Initiatives

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

Energy Assistance (EA)

- One-time payment, benefit level depends on the energy type
- FFY2024 Assisted 140,118 households

Energy Crisis Intervention Program (ECIP)

- Payments in the amount needed to resolve a crisis up to a maximum benefit per season depending on the season
- FFY2024 Assisted 64,888 households



Funded through Administration for Children and Families.

LIHEAP APPLICATION TIMELINE

**If application is received before the start of the program year the timeframe will be longer as applications cannot be processed until October 1 for Elderly/Disabled households or November 1 for all other households.



CRISIS APPLICATION DAY 1

DATE STAMPED AND REGISTERED BY LOCAL AGENCY

CRISIS APPLICATION DAY 2

SUPPLIER CONTACTED AND PLEDGE MADE

CRISIS APPLICATION DAY 47

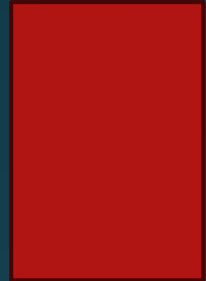
AGENCIES MUST SUBMIT THE PAYMENT TO THE SUPPLIER WITHIN 45 DAYS OF THE PLEDGE DATE.

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)



Provider	Address	Contact	Counties
Central Missouri Community Action (CMCA)	807B North Providence Rd Columbia, MO 65203	(573) 443-8706	<i>Audrain, Boone, Callaway, Cole, Cooper, Howard, Moniteau, and Osage</i>
Community Action Agency of St. Louis County (CAASTLC)	2709 Woodson Rd Overland Park, MO 63114	(314) 863-0015	St. Louis County
Community Action Partnership of Greater St. Joseph (CAPSTJOE)	817 Monterey St St. Joseph, MO 64503	(816) 233-8281	Andrew, Buchanan, Clinton, and Dekalb
Community Services, Inc. of Northwest Missouri (CSI)	1212B South Main Maryville, MO 64468	(660) 582-3113	Atchison, Gentry, Holt, Nodaway, and Worth
Delta Area Economic Opportunity Corporation (DAEOC)	99 Skyview Rd Portageville, MO 63873	(573) 379-3851	Dunklin, Mississippi, New Madrid, Pemiscot, Scott, and Stoddard
East Missouri Action Agency, Inc. (EMAA)	403 Parkway Dr Park Hills, MO 63601	(573) 431-5191	Bollinger, Cape Girardeau, Iron, Madison, Perry, St. Francois, Ste. Genevieve, and Washington
Economic Security Corporation of Southwest Area (ESC)	302 South Joplin St Joplin, MO 64802	(417) 781-0352	Barton, Jasper, McDonald, and Newton

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)



Provider	Address	Contact	Counties
Economic Security Corporation of the Southwest Area (ESC)	302 South Joplin Ave Joplin, MO 64801	(417) 781-0352 www.escswa.org	Barton, Jasper, McDonald and Newton
Green Hills Community Action Agency (GHCAA)	1506 Oklahoma Ave Trenton, MO 64683	(660) 359-3907 or 1-855-290-8544 www.capncm.org	Caldwell, Daviess, Grundy, Harrison, Linn, Livingston, Mercer, Putnam, and Sullivan
Jefferson Franklin Community Action Corporation (JFCAC)	#2 Merchant Dr Hillsboro, MO 63050	(636) 789-2686 www.jfcac.org	Franklin and Jefferson
Mid America Assistance Coalition (MAAC)	4001 Dr. Martin Luther King Jr Blvd, Suite 270 Kansas City, MO 64130	(816) 768-8900	Jackson, Clay, and Platte
Missouri Ozarks Community Action, Inc. (MOCA)	306 South Pine St Richland, MO 65556	(573) 765-3263 or 1-800-876-3264 www.mocaonline.org	Camden, Crawford, Gasconade, Laclede, Maries, Miller, Phelps, and Pulaski
Missouri Valley Community Action Agency (MVCAA)	1415 South Odell Ave Marshall, MO 65340	(660) 886-7476 www.mvcaa.net	Carroll, Chariton, Johnson, Lafayette, Pettis, Ray, and Saline

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

Provider	Address	Contact	Counties
Northeast Community Action Corporation (NECAC)	16 North Court St Bowling Green, MO 63334	(573) 324-2231 or 1-800-748-7636 www.necac.org	Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Shelby, St. Charles, and Warren
Ozark Action, Inc. (OAI)	710 East Main St West Plains, MO 65775	(417) 256-6147 www.oaiwp.org	Douglas, Howell, Oregon, Ozark, Texas, and Wright
Ozarks Area Community Action Corporation (OACAC)	215 South Barnes Ave Springfield, MO 65802	(417) 862-4314 www.oac.ac	Barry, Christian, Dade, Dallas, Greene, Lawrence, Polk, Stone, Taney, and Webster Counties
Urban League of Metropolitan St. Louis (ULSTL)	1408 North Kings Highway Blvd St. Louis, MO 63113	(314) 615-3600 or (314) 615-3632	City of St. Louis, and Wellston
South Central Missouri Community Action Agency (SCMCAA)	8055 Old Alton Rd Winona, MO 65588	(573) 325-4255 www.scmcaa.org	Butler, Carter, Dent, Reynolds, Ripley, Shannon, and Wayne
West Central Missouri Community Action Agency (WCMCAA)	112 West Fourth St Appleton City, MO 64724	(660) 476-2185 www.wcmcaa.org	Bates, Benton, Cass, Cedar, Henry, Hickory, Morgan, St. Clair, and Vernon

FSD.LIHEAP@dss.mo.gov

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)



FSD.LIHEAP@dss.mo.gov



UNITED WAY
Greater Kansas City

Toward a Universal Screening & Eligibility Platform for Utility & Public Benefits in Missouri



Todd Jordan
June 2, 2026



This is Bigger than Utility Assistance

Asset Limited, Income Constrained, Employed
(ALICE)

Gap between Federal Poverty Level (FPL) and
threshold for a survival budget

Financial stress driven by: Housing, Childcare,
Healthcare, Income volatility

Implication for system design:
People don't have *one problem*

They are navigating **multiple systems**
simultaneously

1 in 3

**Number of
Missouri residents
who don't make
enough to survive**

Why This Matters Now

Core message: demand is high, systems are fragmented, opportunity is real

Utility assistance demand continues to rise (cost pressure, seasonal volatility)

Multiple funding streams across:

- LIHEAP (federal/state)

- Utility programs (Evergy, Spire, Ameren, MO American Water)

- United Way / nonprofit programs

Current system = fragmented

- Separate applications

- Different eligibility rules

- Limited coordination

The Problem We're Solving

For residents

“What do I qualify for?” is unclear

Multiple applications, repeated documentation

Timing matters → wrong program first can reduce total support

For providers

No shared visibility into what clients already received

Conflicting rules between programs

High administrative burden

For the system

Under-enrollment in some programs, overload in others

No coordinated prioritization of funds

Example Fragmentation (Use Case)

Resident:

Facing shutoff

Applies for LIHEAP → waiting 30 days, AND/OR

Applies to multiple emergency assistance programs for immediate help

Resident outcome:

Maybe resolves crisis with combination of utility/agency/self-resolve assistance, OR

Maybe the crisis is not resolved in time, AND

Unlikely to see enrollment across programs and no longer-term stabilizing effort

System outcome: less total assistance, more churn, more cost

What's Missing: The Layer Between Referral and Results

Today's system:

Information & referral (211, websites)

Program-specific applications

Case management (limited, program-based)

The gap:

People are left to **navigate multiple systems on their own**

Bottom line:

We are good at telling people where to go—

We are not structured to help them actually get through multiple systems

Utility Assistance Is the Entry Point— Not the Solution

Content:

Most households aren't facing a single crisis

They are managing: Housing costs, Childcare, Healthcare, Income Volatility

Example:

Utility crisis resolved 

Rent instability continues 

Childcare cost remains 

Result: Household cycles back into crisis

Bottom line:

Without navigation across systems, utility assistance alone cannot stabilize households

Conceptual Clarity

Function	What it Does	Example
Screening	Suggests likely eligibility	“You may qualify for LIHEAP + CMN”
Application Assistance	Helps complete forms/gather documents	Dedicated staff or AI agent (with staff backup)
Eligibility Determination	Official decision	“You are eligible for LIHEAP” or “As a SNAP recipient you are eligible for XYZ utility program”
Enrollment	Benefit is activated	Payment sent to utility

What “Universal” Could Mean

Level 1: Basic Screener

Identifies likely programs

Refers to partners

**All levels benefit from (or depend on) effective navigation

Level 2: Coordinated Intake

One intake → many applications

Shared documentation

Level 3: Eligibility Engine

Rules-based determination across programs

Level 4: Integrated Enrollment

Automatic or near-real-time approval + benefit delivery

Opportunity #1: Start with Utility Ecosystem

Why start here

Shared goal: prevent disconnections

Programs already overlapping:

- LIHEAP

- Utility hardship programs

- CMN

Strong existing partnerships (Example: United Way + utilities)

Opportunity #2: Public Benefit Eligibility

Very important concept

SNAP, Medicaid, WIC already determine income eligibility

Example: WIC automatically accepts SNAP participants

Concept:

If someone is eligible for SNAP or Medicaid →
they should be **pre-qualified** for utility assistance

Potential:

Reduce verification burden

Speed access

Increase equity

The Big Challenge: Tech Can't Solve it All

Policy & rules

Different eligibility thresholds

Conflicting benefit logic

Funding restrictions

Data sharing

Privacy constraints (health, income)

No shared client record

Different Platforms

Governance

State vs utilities vs nonprofits

Who owns decisions?

Design Choice: Two Paths Forward

Path A: Incremental / Partnership-Based

Shared screener

Referral + coordination

Partial data sharing

Path B: Transformational / Integrated System

Shared eligibility logic

Cross-program approvals

Unified case record

What Incremental Looks Like (Pilot)

Core components:

- Universal screening tool
- Common intake form
- Program matching logic
- Care navigation (light touch support across multiple programs)
- 1-2 year pilot

Enhancements:

- Document vault (upload once)
- Basic data-sharing agreements
- Referral tracking

Outcomes:

- Reduced client confusion
- Faster routing to programs
- Better coordination between partners

What Transformational Looks Like

Integrated Eligibility Layer

Rules engine across programs

Shared data model

Automatic Qualification

SNAP → utility programs

Medicaid → CMN eligibility for expanded program

Real-Time Decisions

Instant eligibility where possible

Unified Case Management

One household record across systems

Key Decisions Ahead

How far do we want to go?

What are we willing to standardize?

Where do we allow variation?

Who leads and funds this effort?

What role should care navigation play in this system?



UNITED WAY

Greater Kansas City



Turning Energy Burden Data into Action: Spire's Energy Burden Tool

Vernita Rodgers

Director, Customer Experience

Spire



Energy Burden Defined

“Energy burden” is the percentage of gross household income spent on energy costs (electric and heating fuel). A household with 6% or greater energy burden is considered to be a high energy burden household, and a household with 10% or greater energy burden is considered to be a severe energy burden household.¹

Because this definition includes combined energy costs combined, Spire is using the following percentages to classify our premises:

- Moderate Burden: natural gas cost is less than 3% of annual income
- High Burden: natural gas cost is 3%-5% of annual income
- Severe Burden: natural gas cost is greater than 5% of annual income

Spire calculates Energy Burden by dividing each premise’s annual natural gas cost by the average Census Tract annual gross household income. Because Census data is used, this tool is updated biennially.

Through the Energy Burden tool, we are able to easily recognize through visual cues which areas we service have the highest populations of customers in need. We can then download reports for those areas and refine the search for further information.



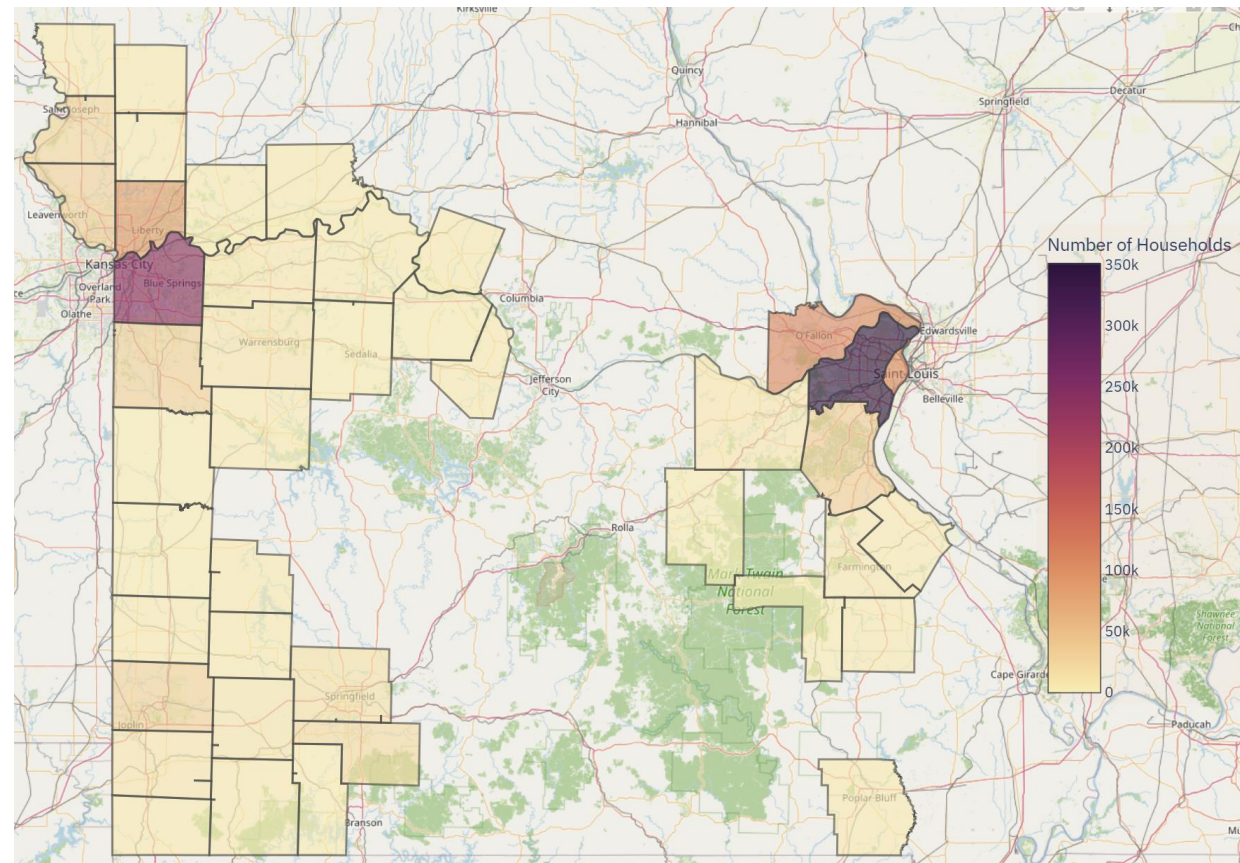
Energy Burden at Spire

Total Number of Customers: 1,098,828

Customers at or below 60% State Median Income:
322,118

(29.3% of customer count)

- High Energy Burden: 104,550
(32.4% of customers with limited income, 9.5% of customer count)
- Severe Energy Burden: 96,272
(29.9% of customers with limited income, 8.8% of customer count)



Practical Use of Spire's Energy Burden Tool

Payment Partner Program

In April 2024, we revamped our Payment Partner Program to use a tiered approach based on Energy Burden, so that our customers with the highest need are provided a higher credit amount toward their bill while enrolled in the program.

Previously, customers enrolled in Payment Partner program received a static \$35/MO Budget credit applied monthly, regardless of bill amount or energy burden. The new program allows for greater benefit to be applied to those with a more severe burden:

- o Moderate Burden: 25% of monthly Budget amount
- o High Burden: 35% of monthly Budget amount
- o Severe Burden: 50% of monthly Budget amount



Budget Credit and Arrearage Examples

Previous Payment Partner Program (Arrearage Example = \$1200):

	<u>Budget Billing Amount</u>	<u>Budget Billing Credit</u>	<u>Budget Billing Amount Due for Customer</u>	<u>Customer's Responsibility for Arrears</u>	<u>Spire Payment on Arrears</u>	<u>Spire's Contribution Per Month</u>	<u>Amount Paid by Customer Each Month</u>
Customer 1	\$100	\$35	\$65	\$50	\$50	\$85	\$115
Customer 2	\$150	\$35	\$115	\$50	\$50	\$85	\$165
Customer 3	\$200	\$35	\$165	\$50	\$50	\$85	\$215

Current Payment Partner Program (Arrearage Example = \$1200):

	<u>Budget Billing Amount</u>	<u>Budget Billing Credit</u>	<u>Budget Billing Amount Due for Customer</u>	<u>Customer's Responsibility for Arrears</u>	<u>Spire Payment on Arrears</u>	<u>Spire's Contribution Per Month</u>	<u>Amount Paid by Customer Each Month</u>
Customer 1	\$100	\$25	\$75	\$50	\$50	\$75	\$125
Customer 2	\$150	\$53	\$97	\$50	\$50	\$103	\$147
Customer 3	\$200	\$100	\$100	\$50	\$50	\$150	\$150



Payment Partner Program Distribution by Energy Burden

	MOD	HIGH	SEV	Total
Missouri East	1,343	582	826	2751
Missouri West	1,194	544	933	2671
Totals	2537	1126	1759	5422
Percent by Energy Burden	46.8%	20.8%	32.4%	



DollarHelp Partnerships

Using Energy Burden data, Spire committed to increasing the presence of DollarHelp partners in our Missouri West

DollarHelp Partnerships - Six new DollarHelp partners in MOW:

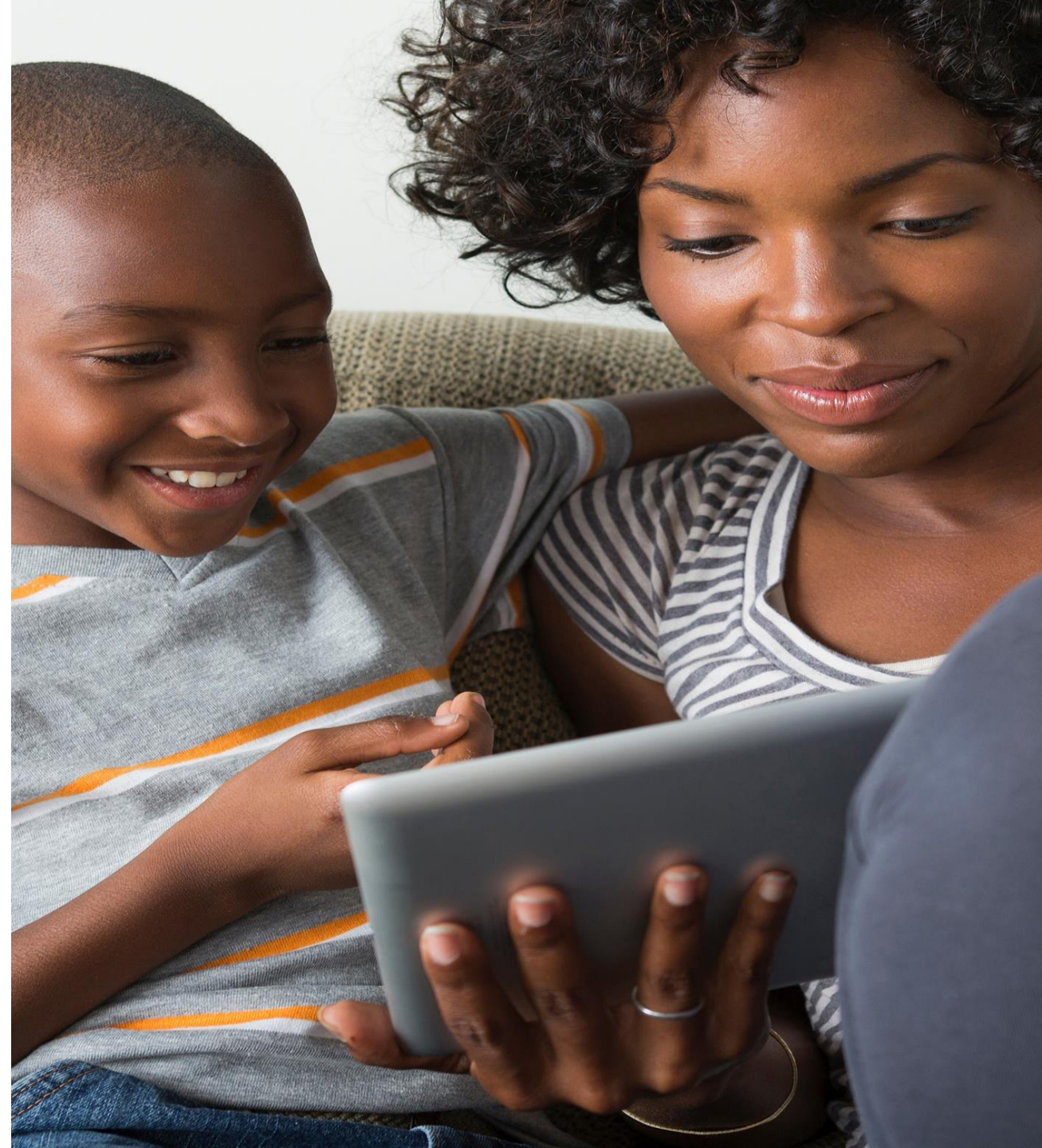
- Jewish Family Services
- Community Assistance Council
- Metro Lutheran Ministries
- Reconciliation Services
- Lutheran Urban Mission Agency
- Salvation Army – Linwood



Targeted Utility Bill Assistance Outreach Events

Using Energy Burden data, Spire committed to increasing the presence of DollarHelp partners in our Missouri West

- City of Independence 64050 – Spire hosted a Utility Assistance & Community Resource Event at the Truman Heritage Habitat for Humanity
- Overland Park 66211 – A relationship was established with Jewish Family Services, which serves this area.
- Kansas City 64127 - Morning Star Youth and Family Life Center is located in one of the highest energy burden neighborhoods in the Greater Kansas City area. Spire hosted our inaugural Spire Utility Assistance & Community Resource Event at this location.
- Oak Park Southwest 64130 – A partnership with KC Water was established to hold a bill assistance event in this neighborhood. This event was postponed after being scheduled but is still being reviewed.



Eligibility and Verification: Understanding Challenges



Discussion Session

Break



Agenda

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Program Design: Opportunities and Best Practices

Improving Uniformity in Program Administration and Evaluation:
Defining and Measuring Success

Improving Community Outreach:
Connecting Customers and Improving Utility Literacy

Closing and Next Steps

Program Design: Opportunities and Best Practices



David Carroll, APPRISE
Maria Castillo, RMI
Julia Friedman, Oracle

Vernita Rodgers, Spire Missouri
Page Selby, Ameren Missouri

Moderators: Jaime Myers & Sarah Fontaine, MO PSC

Missouri

LIHEAP FY2025 State Profile

Total Funding Available
\$94,417,109

Total Households Served
125,675

Income Eligibility Requirements
\$63,495
for a 4-person household

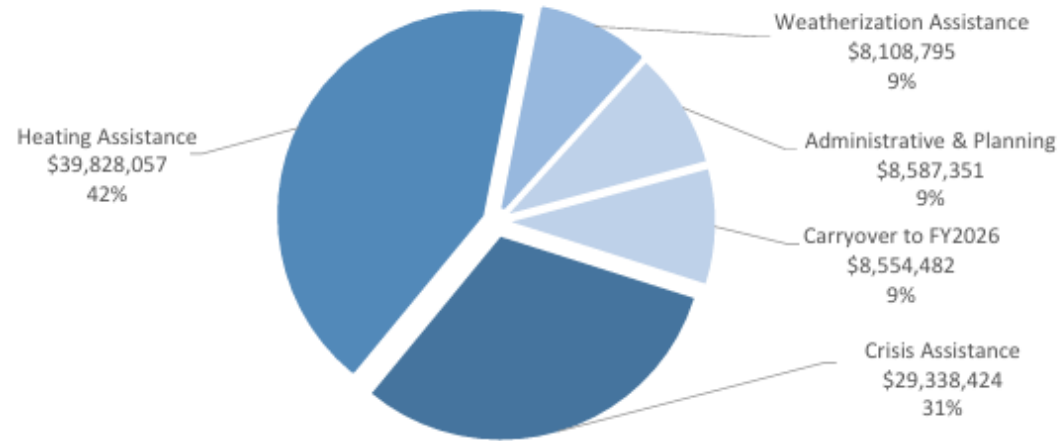
% of State Income-Eligible Population Served
19%

State Income-Eligible Population
669,294

Annual Funds, 2021-2025
(\$ millions)

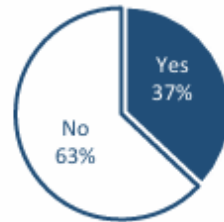


Uses of Funds

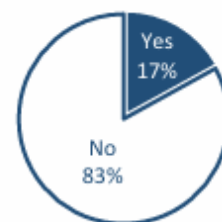


Vulnerable Recipient Households

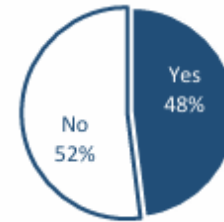
Households with Elderly Member



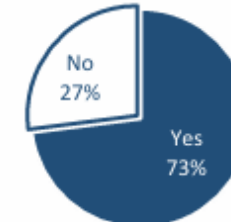
Households with Young Child



Households with Disabled Member



Households with Any Vulnerable Member



Types of Assistance

Heating Assistance served 115,574 households with reported average benefits of \$319.

Winter Crisis Assistance served 51,066 households with a reported average benefit of \$344.

Summer Crisis Assistance served 41,577 households with a reported average benefit of \$277.

Weatherization Assistance served 706 households. Additional households will be served in FY26 with FY25 funds.

<p>Total Funding Available</p> <p>\$94,417,109</p>	<p>Total Households Served</p> <p>125,675</p>	<p>State Income-Eligible Population</p> <p>669,294</p>	<p>% of State Income-Eligible Population Served</p> <p>19%</p>
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Type of Assistance	Number of Households Served	Percentage of Households Served	Average Benefit
Heating Assistance	115,574	92.0%	\$319
Winter Crisis Assistance	51,066	40.6%	\$344
Summer Crisis Assistance	41,577	33.1%	\$277
Weatherization Assistance	706	<1%	NA

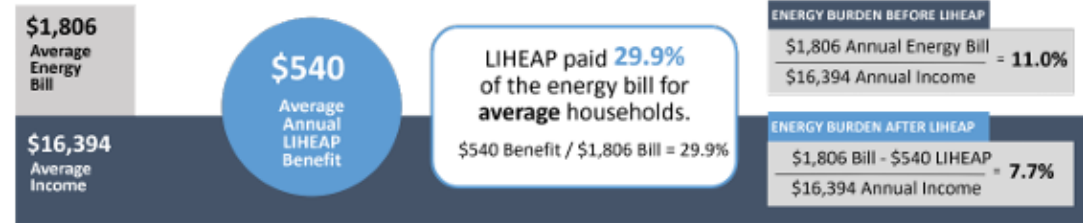
Does LIHEAP furnish higher benefits to higher burden households?

No. In Missouri, the total LIHEAP benefit received by high burden households in FY2025 was about **\$216 (40%) less** than the total LIHEAP benefit received by the average recipient household.

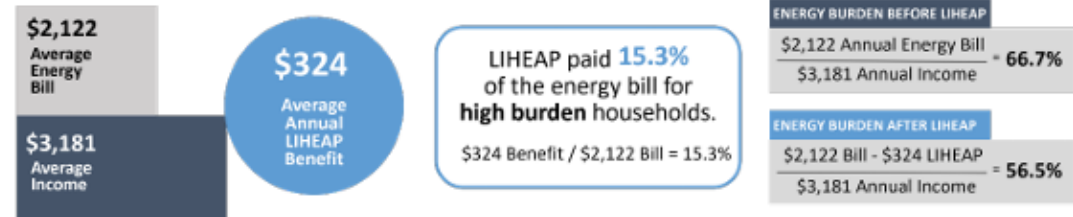
Does LIHEAP pay a larger share of the home energy bill for high burden households?

No. In FY2025, LIHEAP paid **29.9%** of the energy bill for average households in Missouri, while LIHEAP paid **15.3%** of the energy bill for high burden households.

All Households



High Burden Households



Prevention and Restoration of Home Energy Service Loss

As a Result of Bill Payment Assistance



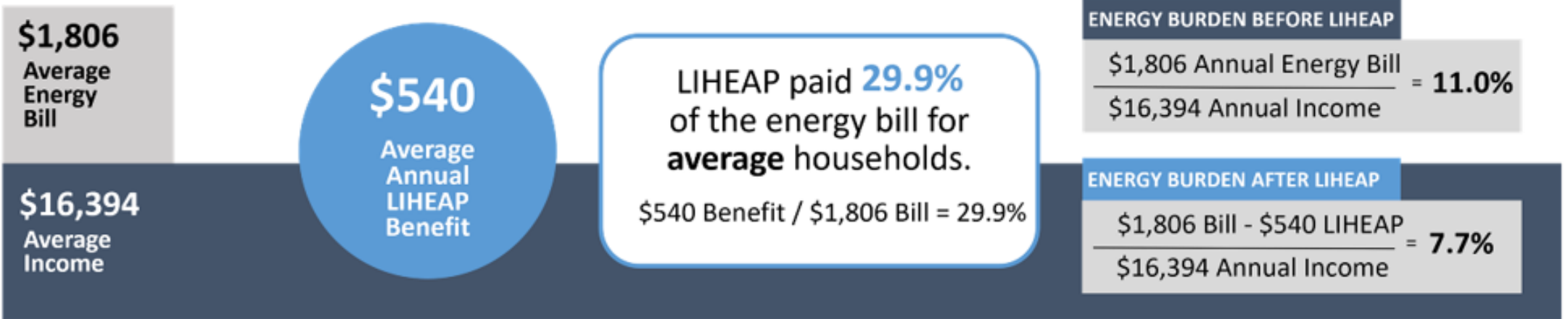
As a Result of Equipment Repair or Replacement



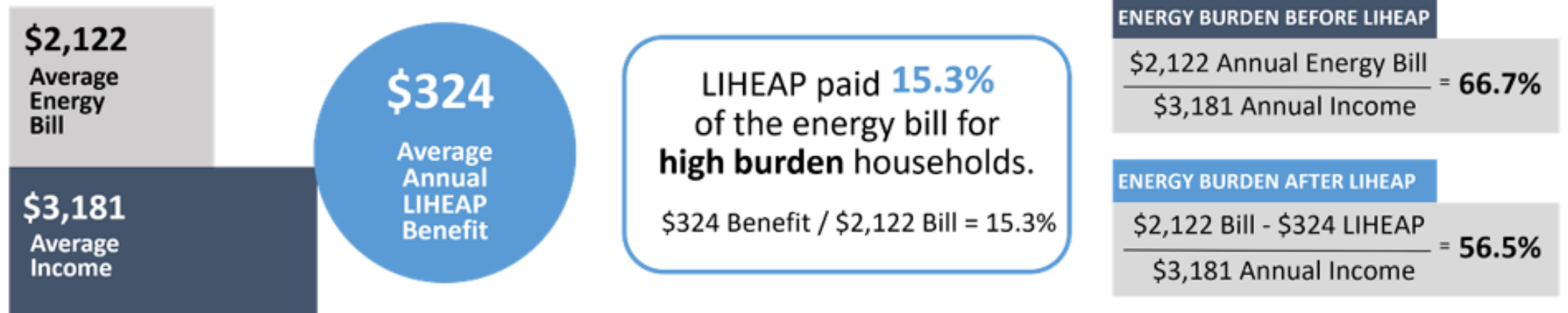
- In FY2025, LIHEAP benefits in Missouri **prevented the loss of service 162,426 times**, by stopping threatened utility service disconnections and by delivering fuels to homes that were at risk of running out. In addition, the program **repaired or replaced heating or cooling equipment at imminent risk of failure 69 times**.
- In FY2025, LIHEAP benefits **restored home energy service 20,579 times** for households who had been disconnected by their utility provider or who had run out of fuel oil, propane, or wood. In addition, the program **restored home energy service 9 times by repairing or replacing inoperable heating or cooling equipment**.

* High burden recipient households represent 25% of all recipient households with 12 months of bill data, based on having the highest energy burden. Data are current as of February 28, 2026.

All Households



High Burden Households



Distribution of LIHEAP Eligible Households by Poverty Level

Fiscal Year	<100% Poverty	101%-125% Poverty	126%-150% Poverty	>150% Poverty
2020	64.3%	25.2%	10.4%	< 0.1%
2021	64.4%	25.1%	10.5%	< 0.1%
2022*	39.1%	15.2%	15.1%	30.5%
2023	40.0%	15.3%	15.1%	29.6%
2024	43.0%	15.5%	16.1%	25.4%
2025	41.9%	14.9%	15.3%	28.0%

** Eligibility threshold changed from 135% HHSPG in FY21 to 60% SMI in FY22.*

Distribution of Households Served by Poverty Level - Heating Assistance

Fiscal Year	<100% Poverty	101%-125% Poverty	126%-150% Poverty	>150% Poverty
2020	83.4%	13.8%	2.8%	< 0.1%
2021	99.9%	0.1%	< 0.1%	< 0.1%
2022	97.3%	2.7%	< 0.1%	< 0.1%
2023	97.1%	2.6%	0.3%	< 0.1%
2024	95.8%	3.6%	0.6%	< 0.1%
2025	94.8%	4.1%	1.0%	0.1%

Distribution of Households Served by Poverty Level - Winter Crisis

Fiscal Year	<100% Poverty	101%-125% Poverty	126%-150% Poverty	>150% Poverty
2020	87.2%	11.0%	1.9%	< 0.1%
2021	87.1%	10.7%	1.9%	0.4%
2022	82.5%	10.2%	4.7%	3.2%
2023	80.6%	10.4%	5.1%	3.8%
2024	81.7%	9.6%	4.8%	4.0%
2025	78.9%	10.8%	5.6%	4.7%

Distribution of Households Served by Poverty Level - Summer Crisis

Fiscal Year	<100% Poverty	101%-125% Poverty	126%-150% Poverty	>150% Poverty
2020	88.5%	9.5%	2.0%	> 0.1%
2021	86.1%	9.6%	2.7%	1.6%
2022	82.3%	10.1%	4.6%	3.0%
2023	80.2%	10.7%	5.4%	3.7%
2024	81.0%	9.7%	5.0%	4.3%
2025	80.3%	10.1%	5.0%	4.6%

Three States Three Models

Missouri: Serves households using **LIHEAP funds** and **voluntary contributions**



New Jersey: Serves households using LIHEAP funds, **ratepayer funds based on LIHEAP participation, state funds**, and voluntary contributions



California: Serves household using LIHEAP funds, **ratepayer funds based on self-certification**, and voluntary contributions



LIHEAP Program Statistics (FY2025)

State	Missouri	New Jersey	California
Total Funding in FY 2025	\$94,417,109	\$136,420,765	\$241,136,526
Number of Low-Income Households	669,719	1,043,393	3,496,285
Funding per Low-Income Household	\$141	\$131	\$69
% of Low-Income Households Served	19%	27%	4%
Number of LIHEAP Participants	125,675	279,119	146,843
Funding per Participant	\$751	\$489	\$1,642
Share of Participants* ≤ 100 FPL	95%	46%	59%

* Heating households

Ratepayer Program Statistics (FY 2025)

State	Missouri	New Jersey	California
Total Funding in FY 2025	Don't Know	\$508,499,562	\$2,493,758,741
Funding per Low-Income Household	Don't Know	\$487	\$746
% of Low-Income Households Served	Don't Know	27%	105%
Average Benefit Per Household	Don't Know	\$1,162	\$726

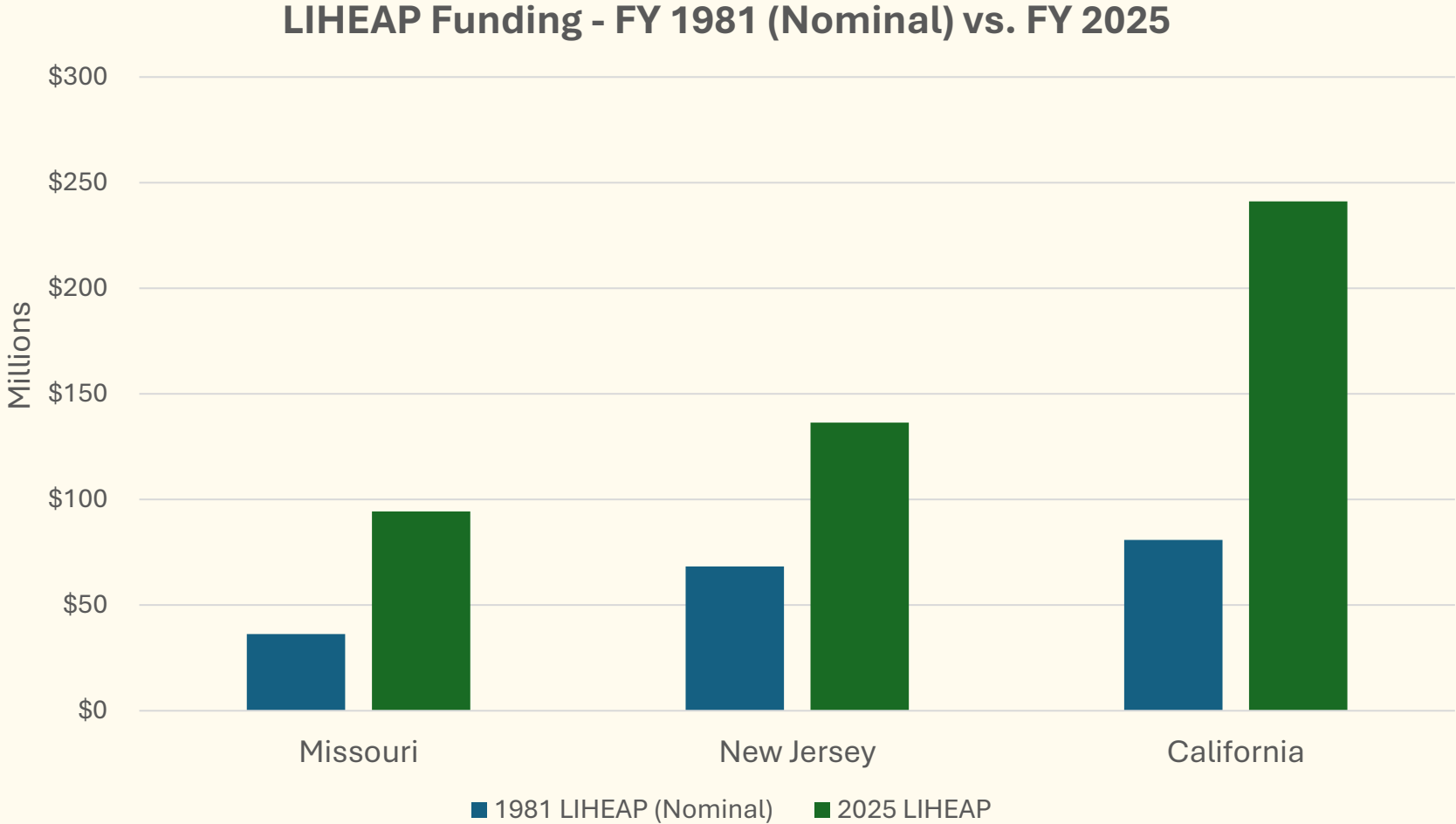
Combined Program Impacts

Effect on Net Energy Burden

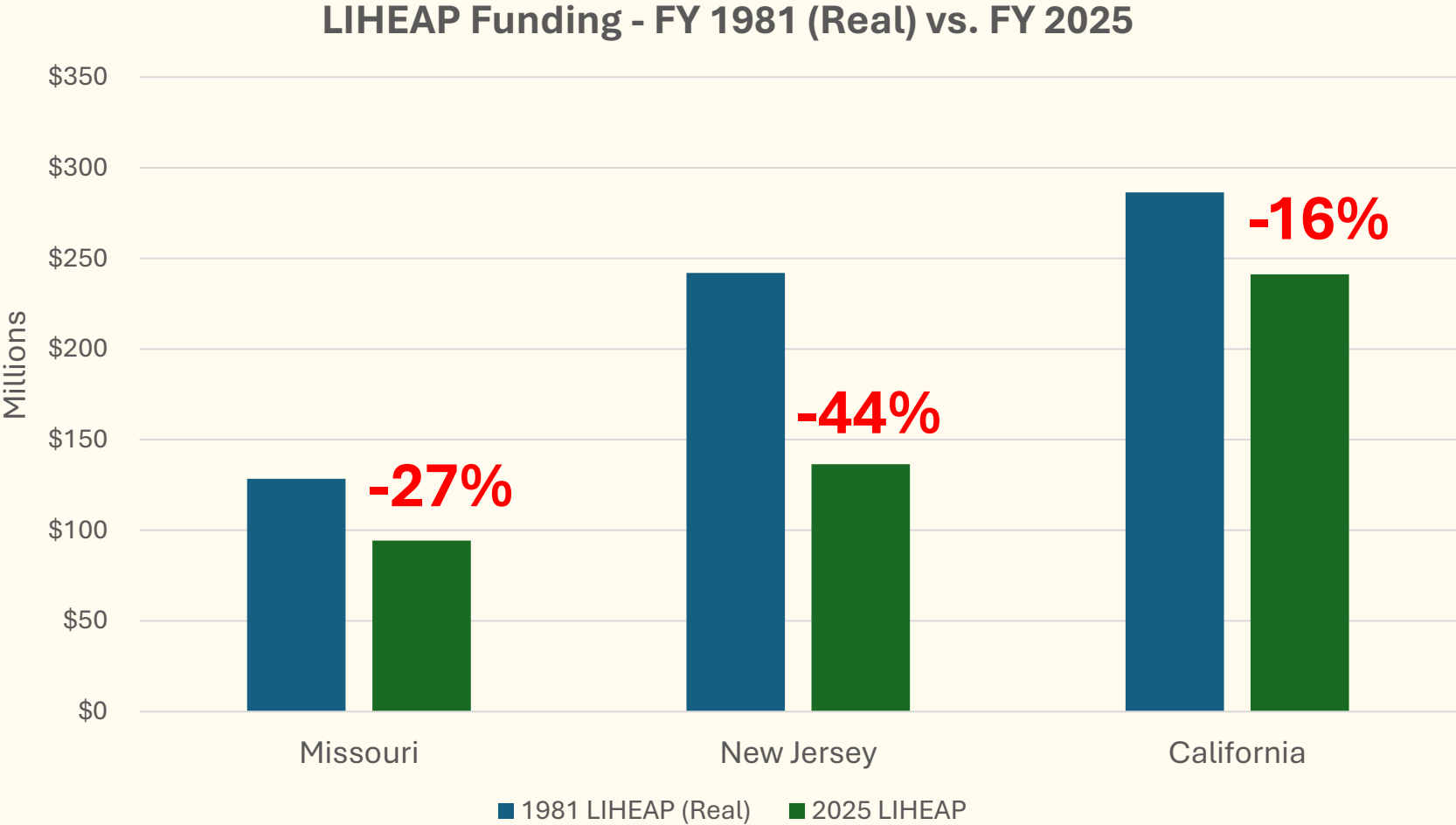
State	Missouri*	New Jersey	California
Average Income for Program Participants	\$16,395	\$27,108	\$22,091
Average Gross Energy Bill for Program Participants	\$1,806	\$3,153	\$2,350
Average Energy Burden	11.0%	11.6%	10.6%
Average Benefit	\$540	\$1,798	\$520
Average Net Energy Bill for Program Participants	\$1,266	\$1,355	\$1,830
Average Net Energy Burden	7.7%	5.0%	8.3%

* Only includes LIHEAP statistics

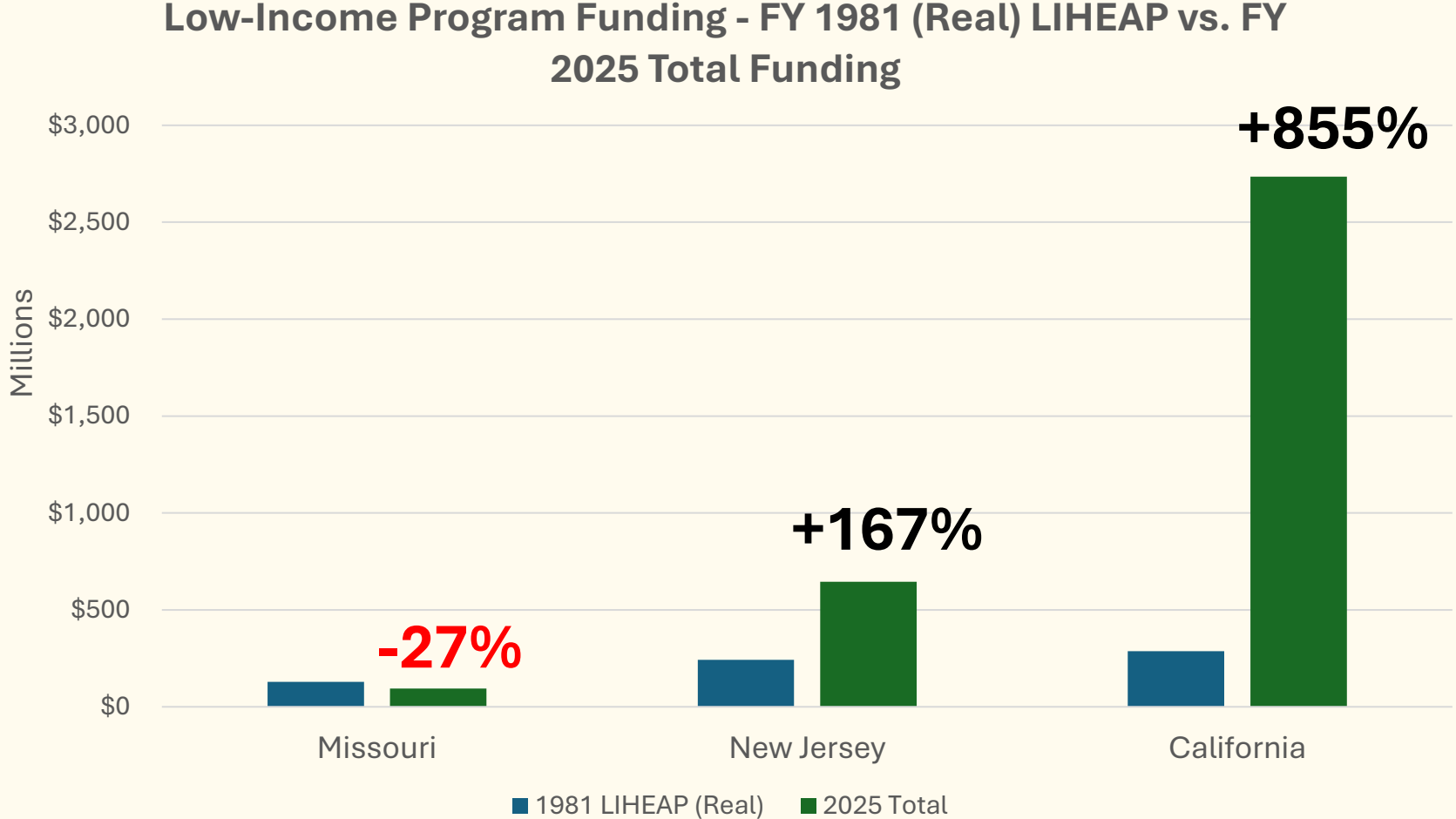
Comparison of 2025 to 1981 – LIHEAP Funding



Comparison of 2025 to 1981 – LIHEAP Funding



Comparison of 2025 to 1981 – LIHEAP Funding



Analysis of 2025 Impacts

State	Missouri*	New Jersey	California
LIHEAP Program Funding	\$94,417,109	\$136,420,765	\$241,136,526
LIHEAP Funding per Program Participant	\$751	\$489	\$1,642
Total Program Funding (LIHEAP & Ratepayer)	\$94,417,109	\$644,920,327	\$2,734,895,267
Total Funding per Program Participant	\$751	\$2,311	\$796
Total Funding per Low Income Household	\$141	\$618	\$818

* Only includes LIHEAP statistics



Overview of Targeted Customer Affordability Programs

Missouri Public Service Commission Stakeholder Workshop

June 2, 2026

RMI and Public Utility Commissions

RMI is an independent, non-partisan, non-profit that works to accelerate the clean energy transition. We bring together collaborations of decisionmakers to support change on the scale needed to support a prosperous future for all. PUCs are a critical decisionmaker to enable that change across electricity, buildings, industry, and increasingly transportation.

How RMI Shows Up at PUCs

- **Direct consultants** to PUCs on specific dockets, including advisory support, facilitation, regulatory drafting, quantitative and regulatory analysis
- **Technical assistance** on PUC modernization, process design, affordability topics
- **Peer networks** for Commissioners & staff, like Reg Lab
- **Expert witnesses** for PUC staff, consumer advocates, environmental advocates, or other parties
- **Sources of data and resources** for PUC staff and parties. In rare cases, offering **public comment** or serving as parties (typically when requested by a PUC).

RMI Resources for PUCs

- <https://rmi.org/regulatory-resources-dashboard/>

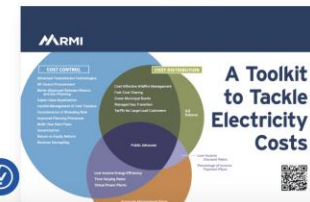
Regulatory Resources Dashboard

This page provides relevant research and tools for state public utilities commissions as they navigate the most pressing affordability, reliability, and safety challenges that our power system has seen in a generation. Issues covered here include utility planning, regulatory process and strategy design, utility business models, equity, and procurement.

Quick Links

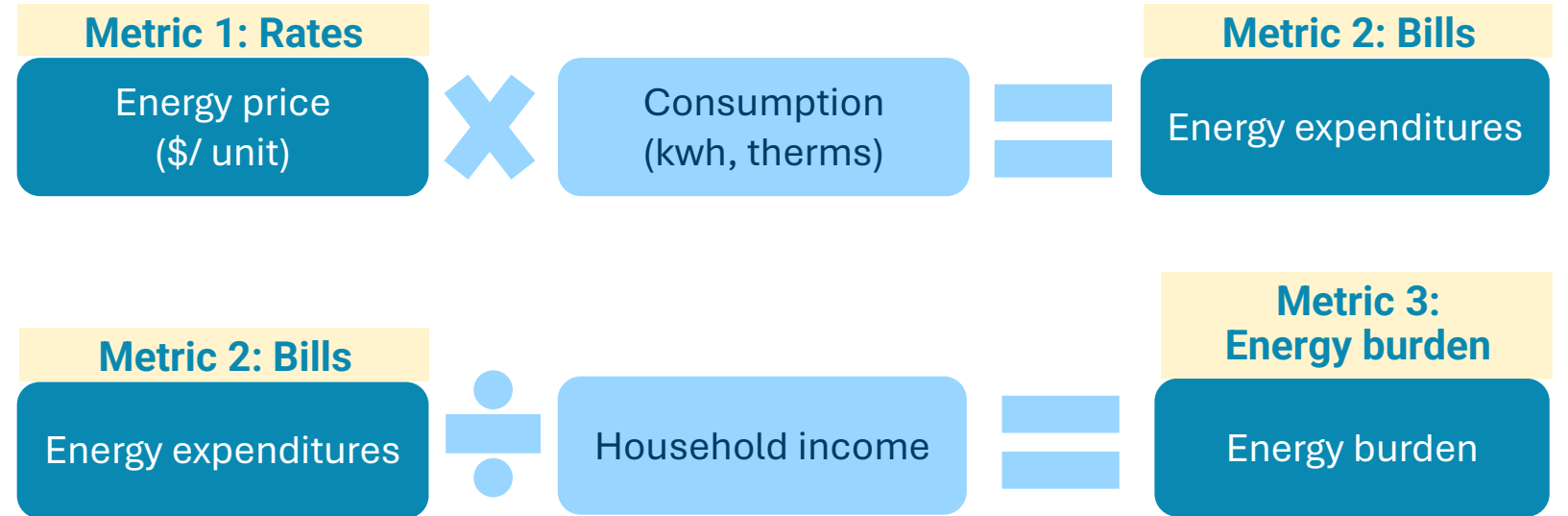
- [Quick Reads by Topic](#)
- [Regulating in Times of Rapid Change](#)
- [Utility Business Model Innovation](#)
- [Resource Planning and Procurement](#)
- [Building Electrification](#)
- [Community Engagement and Just Transition](#)
- [Data Transparency and Analytics Tools](#)

Quick Reads by Topic



How do we measure affordability?

Energy affordability is the ability of a household to pay for their energy use without forgoing basic necessities or risking health and safety.



Energy burden is the share of income a household spends on its energy bills (electric, gas, and delivered fuels).

*A household is generally considered to be experiencing energy poverty if its energy burden is **over 6%**. **An energy burden over 15% is considered severe.***

Everyone has an energy burden, but not everyone is energy burdened.

Electricity Affordability Snapshot (MO)

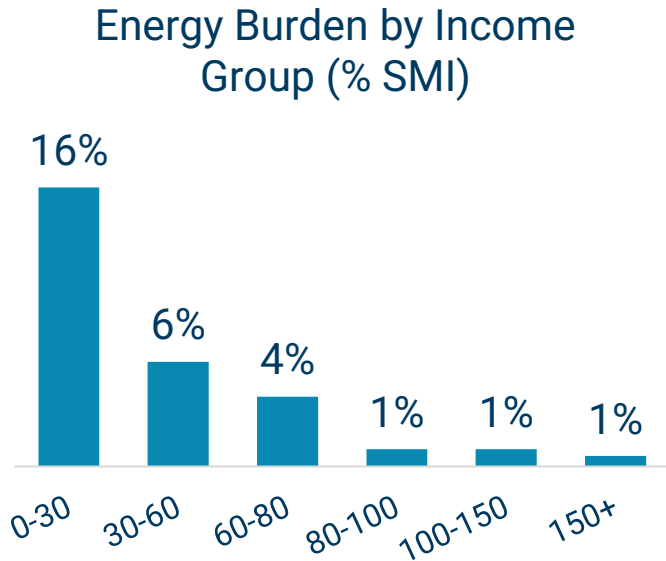
Average Monthly Bill (2024) **\$114**

National Rank **23rd**

Disconnections (2024) **273k**

Disconnection Rate, Annual **9.3%**

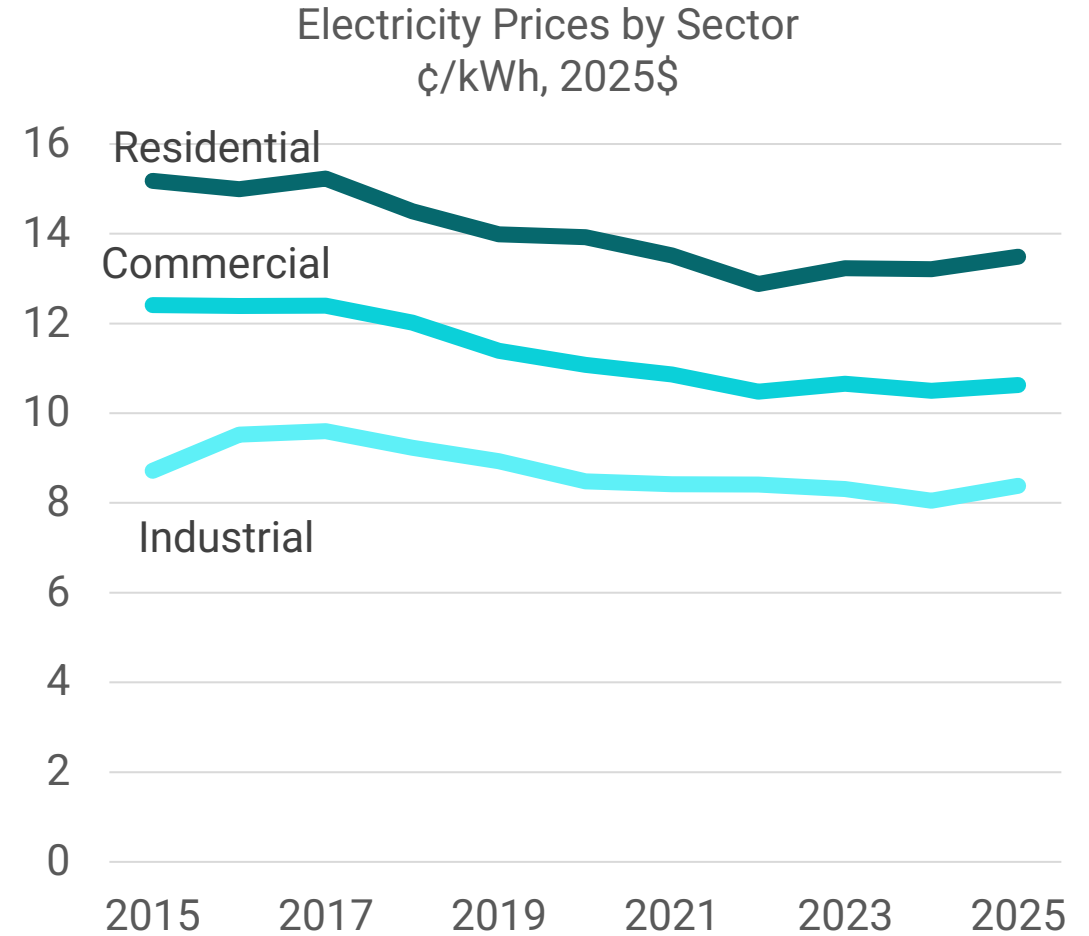
Disconnection Rank **15th**



140k Households in Utility Arrears

\$584 Avg. Overdue Utility Debt Balance

+18.7% change in overdue balance Q1 2022- Q2 2025



Three Part Plan to Address Energy Affordability



Adopt the right policies



Pay for them

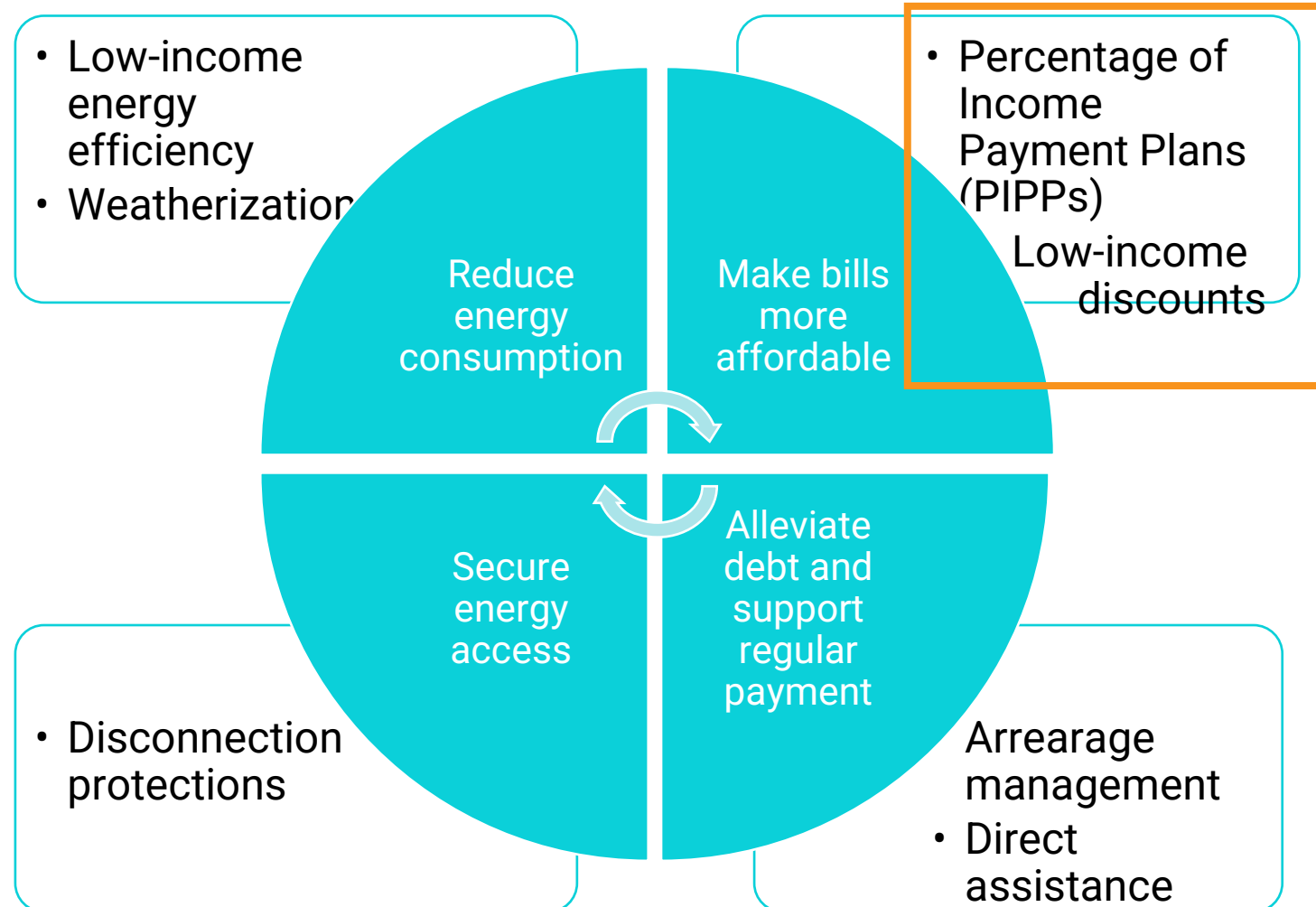


Increase adoption

Targeted Customer Affordability Programs

A tailored approach to affordability

To comprehensively address disconnection and its underlying causes, regulators can consider employing a portfolio approach



A Few Core Policies Can Break the Energy Poverty Cycle



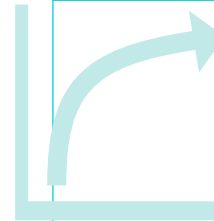
Direct Assistance –
Federal (LIHEAP & WAP)



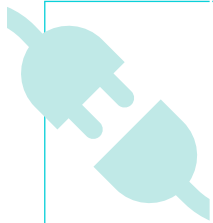
**Low-Income Energy
Efficiency Programs –**
47+ states



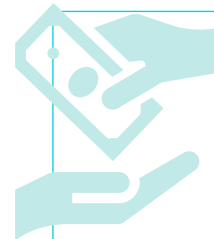
**Low-Income Discount
Rates –**
21+ states



**Percentage of Income
Payment Plans (PIPPs) –**
10+ states



**Disconnection
Protections –** Most states
offer some protection



**Arrears Management
Plans –** 10+ states

Low-Income Discount Benefits & Drawbacks

Benefits

- Reduce energy burden
- Proactively limit arrears accumulation + disconnection risk
- Can stimulate more timely, full payment
- Simpler to administer than PIPPs
- Still preserve some marginal incentive to save energy

Drawbacks

- May not sufficiently improve affordability for the most energy burdened customers
- Typically funded through bill surcharge for other ratepayers

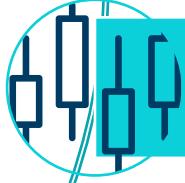
Low-Income Discount Design Considerations



Agency data sharing, geotargeting, automatic enrollment, and/or self-attestation can help scale participation



Discounts on the total bill rather than just a portion can provide more protection



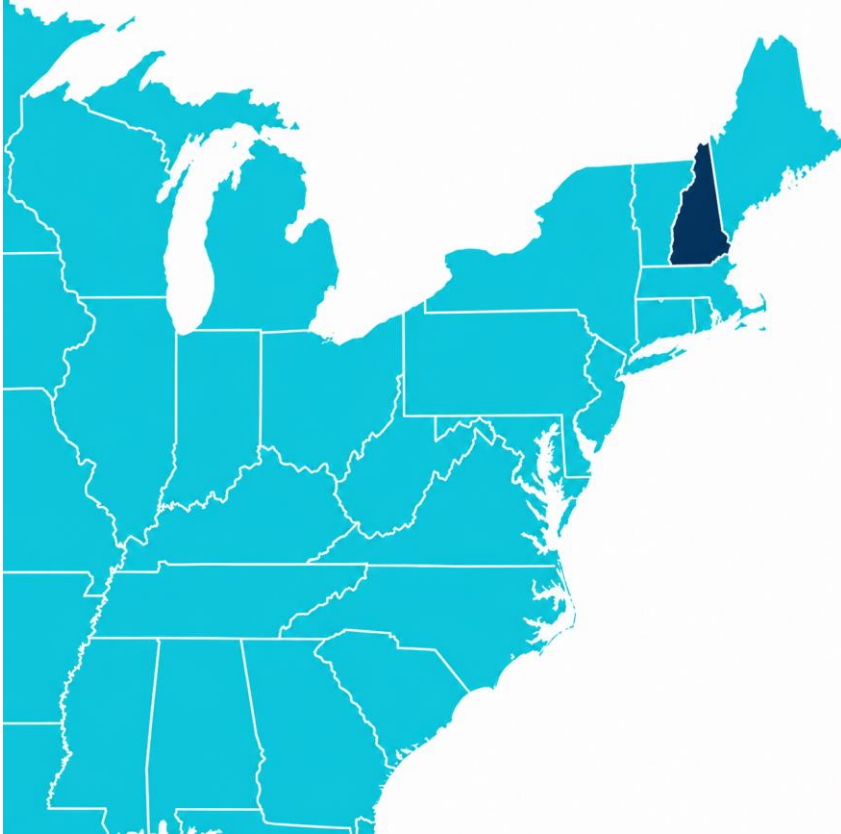
Flat discounts are more administratively simple, while tiered discounts provide more targeted support



Can be paired with energy efficiency and arrearage support to strengthen affordability outcomes

Low-Income Discount Rate Case Study

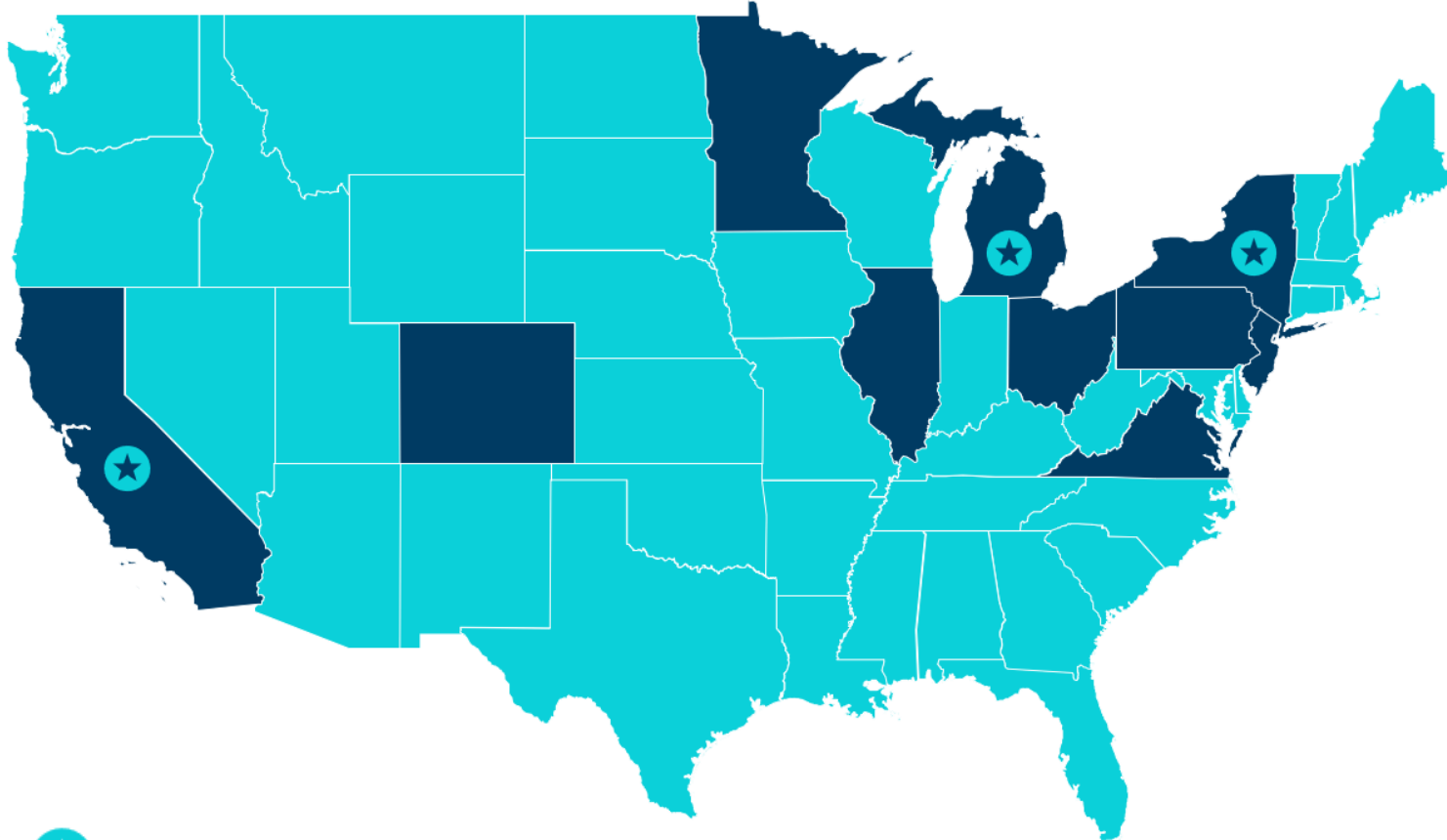
New Hampshire Electric Assistance Program (EAP)



- **Tiered Discount Approach**
 - Discount rate is sliding scale between 5% to 86% depending on household income
- **Eligibility**
 - Households <200% of the FPL are eligible
- **Conservation considerations**
 - Monthly usage cap at 750 kWh of consumption
- **Broader base for cost recovery**
 - Statewide program for all 4 utilities in the state, meaning that cost recovery is distributed more widely across customers of all service territories

Percentage-of-Income Payment Plans (PIPPs)

Utilities in at least 10 states offer PIPP programs



About PIPPs:
Cap electric and/or gas bills at a fixed percentage of a household's actual income (e.g., 6%)

★ Indicates pilot stage

PIPP Benefits & Drawbacks

Benefits

- Directly cap energy burden
- Proactively limit arrears accumulation + disconnection risk
- Can stimulate more timely, full payment
- Protect against rising and/or volatile bills

Drawbacks

- Typically, more administratively complex relative to other assistance programs
- Administrative complexity could yield low adoption rate
- Typically funded through bill surcharge for other ratepayers
- May change customer's marginal incentive to save energy

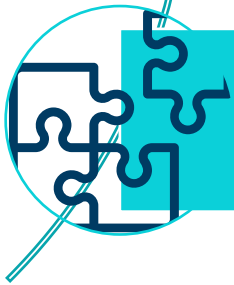
PIPP Design Considerations



Agency data sharing and/or geotargeting can help streamline enrollment processes



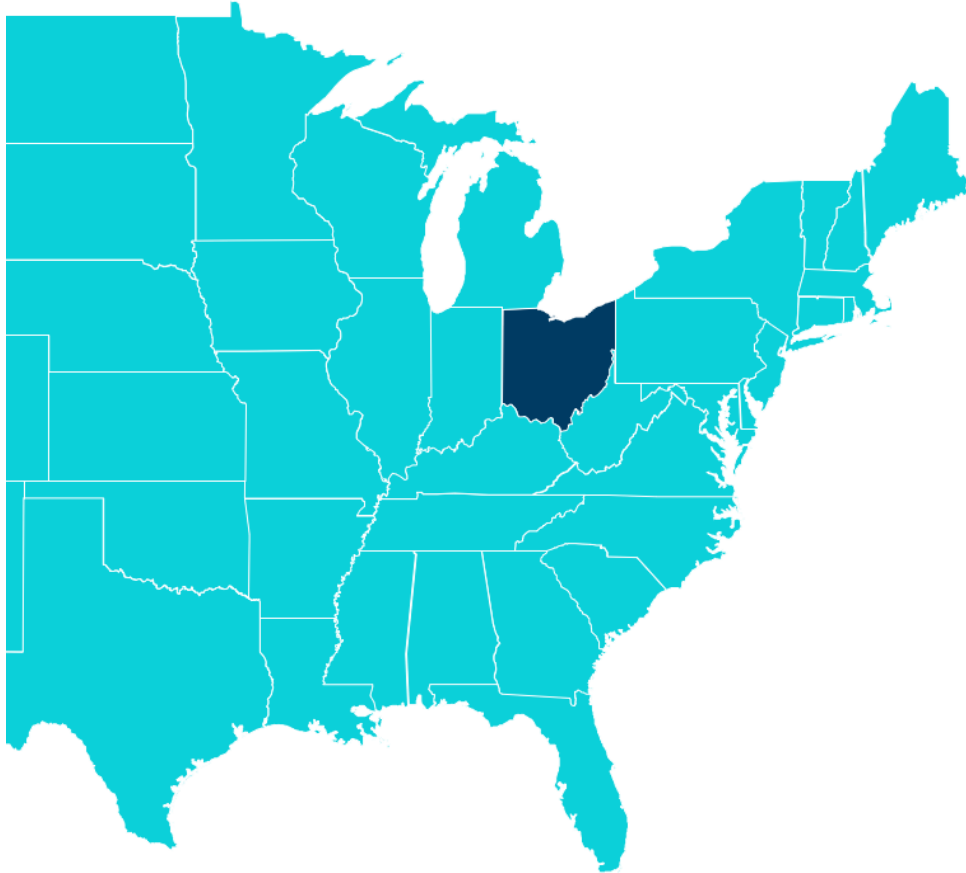
Total household energy burden (electric and non-electric fuels) can be used to set PIPP targets



Can be paired with energy efficiency and arrearage support to strengthen affordability outcomes

PIPP Case Study

Ohio PIPP



- **Eligible customers' bills are capped at a set percentage of household income**
 - Gas-heated homes pay 5% of income for gas + 5% for electric
 - Electric-heated homes pay 10% of income total
- **Minimum monthly bill payment = \$10**
- **Arrearage forgiveness component**
 - On-time, in-full payments reduce past-due balances
 - 24 consecutive on-time payments eliminate remaining arrears
- **PIPP is funded through a Universal Service Fund rider on residential electric customer bills**

Expanding Program Enrollment

Increasing adoption is key



SELF-ATTESTATION– Customers report their own income to qualify for bill relief program, without needing to provide extensive documentation. Reduces administrative burden and increases adoption.



DATA MATCHED ENROLLMENT– Identify and enroll eligible customers through information sharing and collaboration between utilities and state agencies (e.g., cross-enroll customers in nutrition assistance and energy assistance programs).



PLACED BASED ENROLLMENT– Automatically enrolls customers within defined geographies (e.g., census block group) with no individual income verification required. Customers can opt-out.



MARKETING & OUTREACH – In addition to traditional channels such as bill inserts and marketing campaigns, consider partnering with local community-based organizations to support program marketing and outreach to customers in need.



INCREASED INCOME ELIGIBILITY – Extending program eligibility to moderate income customers when data indicates there is a need.

Funding Low-Income Programs

- Most common funding model for programs
- All customers vs. just residential
- Large loads

Ratepayer



- LIHEAP/WAP funding model

Federal tax



- Sometimes used for one-time or ongoing bill credits/rebates

State tax



- Sometimes used for one-time or ongoing bill credits/rebates

Shareholder



Costs & Benefits of Low-Income Programs

Low-income programs have costs, but they also deliver benefits that can reduce or offset those costs overall.



Costs (put upward pressure on rates)

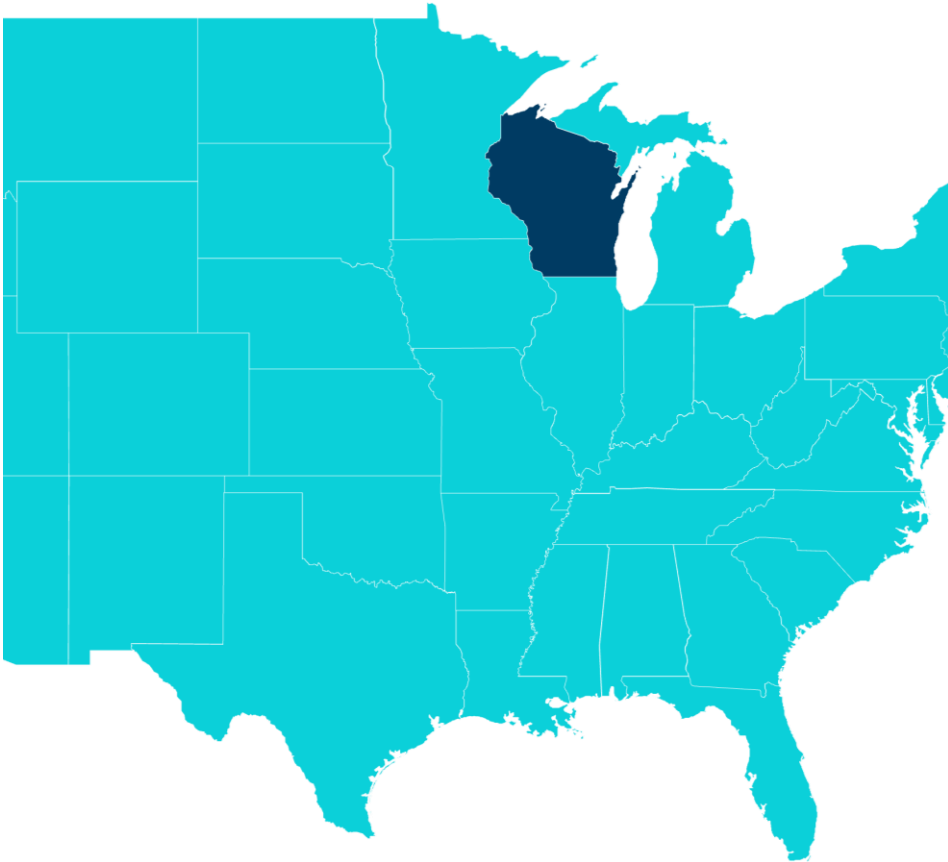
- Benefit/service delivery (e.g., \$\$ for bill reductions)
- Program administration



Benefits (put downward pressure on rates)

- Avoided arrears / uncollectible expense
- Avoided collection costs
- Improved payment stability
- Broader societal outcomes

Costs & Benefits Case Study: Alliant Customer Affordability Program (CAP) Pilot



- Geographically targeted electric bill credit pilot serving 5 high-need census tracts, selected based on energy burden and disconnection rates
- \$26/month bill credit (\approx 25% of the average LIHEAP customer electric bill)
- Projected to ***reduce the utility revenue requirement in both years*** of the pilot, generating a net system benefit
 - Estimated costs: \sim \$351k (2026); \sim \$428k (2027)
 - Estimated avoided costs/benefits: \sim \$393k (2026); \sim \$523k (2027)



Thank you!

Please reach out to mcastillo@rmi.org to stay in touch or with any follow up questions/comments!

Place-Based Automatic Enrollment



- Automatically enrolls customers within defined geographies (e.g., census block group)
- Uses area-level indicators (e.g., energy burden, income proxies) to target relevant geographies for program enrollment
- No individual income verification required
- Customers typically enrolled on an opt-out basis

Place-Based Automatic Enrollment: Benefits, Drawbacks, Considerations

Benefits

Very high participation with minimal customer effort

Low administrative complexity

Tradeoffs

Inherently imprecise targeting (over- and under-inclusion)

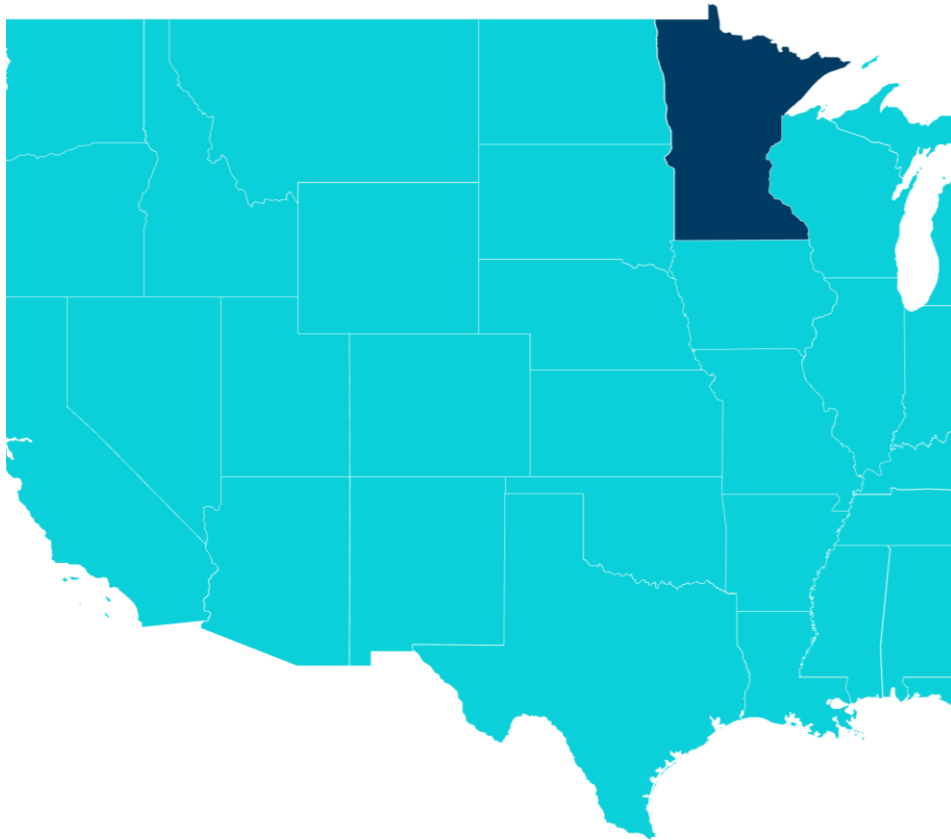
Typically supports flatter or more modest benefit levels

Design Considerations

Interaction with other affordability programs

Choice of geographies and frequency of reassessment

Place-Based Automatic Enrollment Case Study: Minnesota ABC Pilot



- **Automatic, place-based enrollment:** Enrolls all residential customers in selected high-energy-burden census block groups; no application or income verification.
- **Targeting via public data:** Geographies identified using census indicators (e.g., income, energy burden, renter status)
- **Flat bill credit:** Uniform monthly credit within each block group, varying across geographies.
- **Early implementation:** Near-universal participation, minimal opt-outs, and low administrative burden reported to date.

Data-Matched Automatic Enrollment



- Automatically enrolls households participating in other means-tested benefit programs (e.g., SNAP, Medicaid) on opt-out basis
- Relies on data sharing with government agencies to identify eligible customers.
- Expands reach of bill assistance programs and reduces required effort for households to access benefits.
- Typically no separate income verification required

Data-Matched Automatic Enrollment: Benefits, Drawbacks, Considerations

Benefits

Typically high enrollment rates relative to traditional outreach methods

Relatively high precision in targeting eligible households

Expanded program reach via data sharing

Tradeoffs

Relatively high administrative complexity

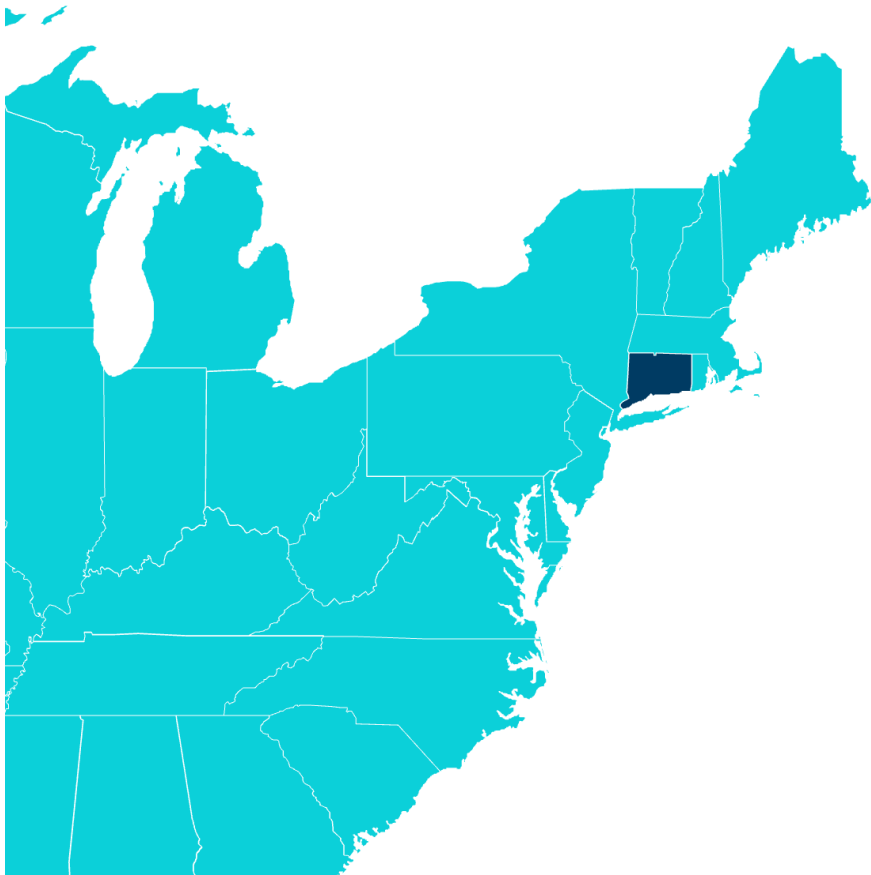
Can drive cost growth if enrollment is underestimated

Design Considerations

Estimation of eligible population(s) upfront

Maintaining multiple enrollment pathways

Data-Matched Automatic Enrollment Case Study: Connecticut DSS Data Sharing



- **Automatic enrollment:** Enrolls income-eligible customers participating in other state benefit programs; no application or income verification.
- **Data exchange with state agency:** Utilities signed a data sharing agreement with the Department of Social Services to access customer eligibility information.
- **Five discount tiers:** 5%, 15%, 20%, 40% & 50% discounts based on income relative to federal poverty level.
- **Cost control:** Five-tiered structure was a solution to high cost of initial two-tiered program. Budgetary target of 2% of each utility's annual revenue aims to balance costs and benefits to all ratepayers.

Self-Attestation



- Customers report their own income to qualify for bill relief program, without needing to provide extensive documentation.
- Reduces administrative burden on the applicant and offers a more inclusive approach to determining income eligibility.
- In some cases, customers may sign a legal statement that their reported income is accurate.
- Utilities may conduct post-enrollment income verification for a subset of customers.

Self-Attestation: Benefits, Drawbacks, Considerations

Benefits

Typically high enrollment rates relative to traditional outreach methods

Inclusive and accessible

Limited administrative effort and costs

Low rates of observed fraud in existing programs

Tradeoffs

Post-enrollment auditing and unenrollment

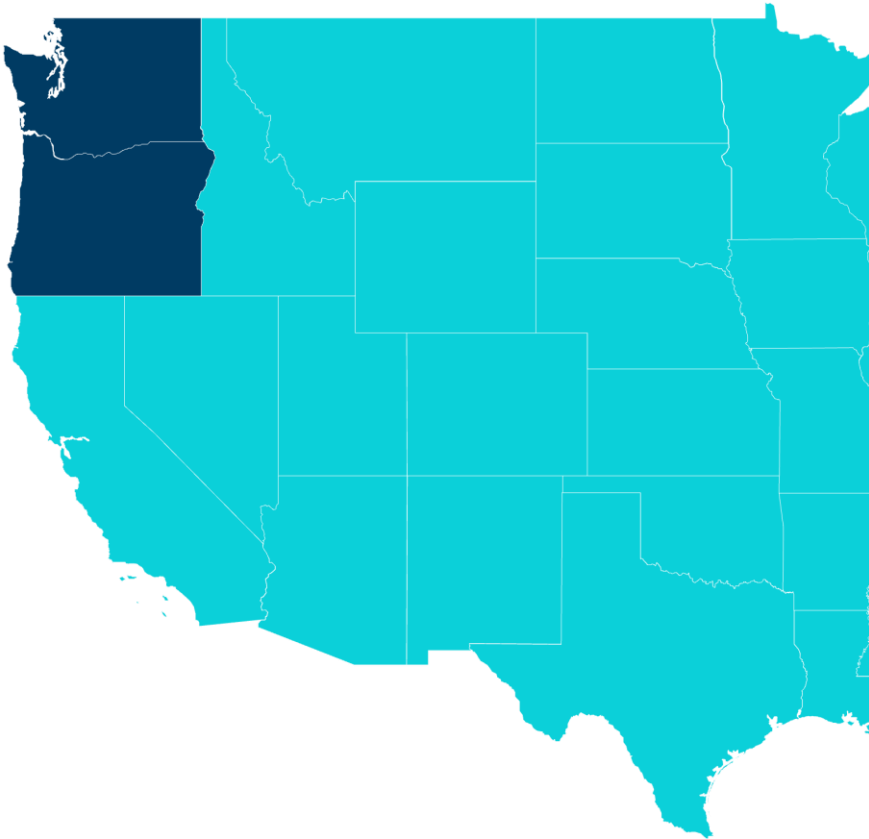
Continued affordability challenges

Design Considerations

Strategies for and extent of income verification

Maintaining customer engagement throughout application and re-enrollment process

Self-Attestation Case Study: Avista Low-Income Discount Program



- **Self-reported income:** Avista customers can now report their own income to qualify for bill discounts, which aimed to increase enrollment and expand access.
- **Expanding program reach:**
 - In Oregon, program participation increased from 14% to 75%; in Washington, from 15% to 45%.
 - Energy burden decreased in Oregon from 3.05% to 2.24%; in Washington, from 7.46% to 5.3%.
- **Verification:** A subset of customers in both states were selected for post-enrollment income verification.
- **Low rates of fraud:** In Washington, only 0.2% of accounts were disenrolled following the audit, and 0% in Oregon.

ORACLE

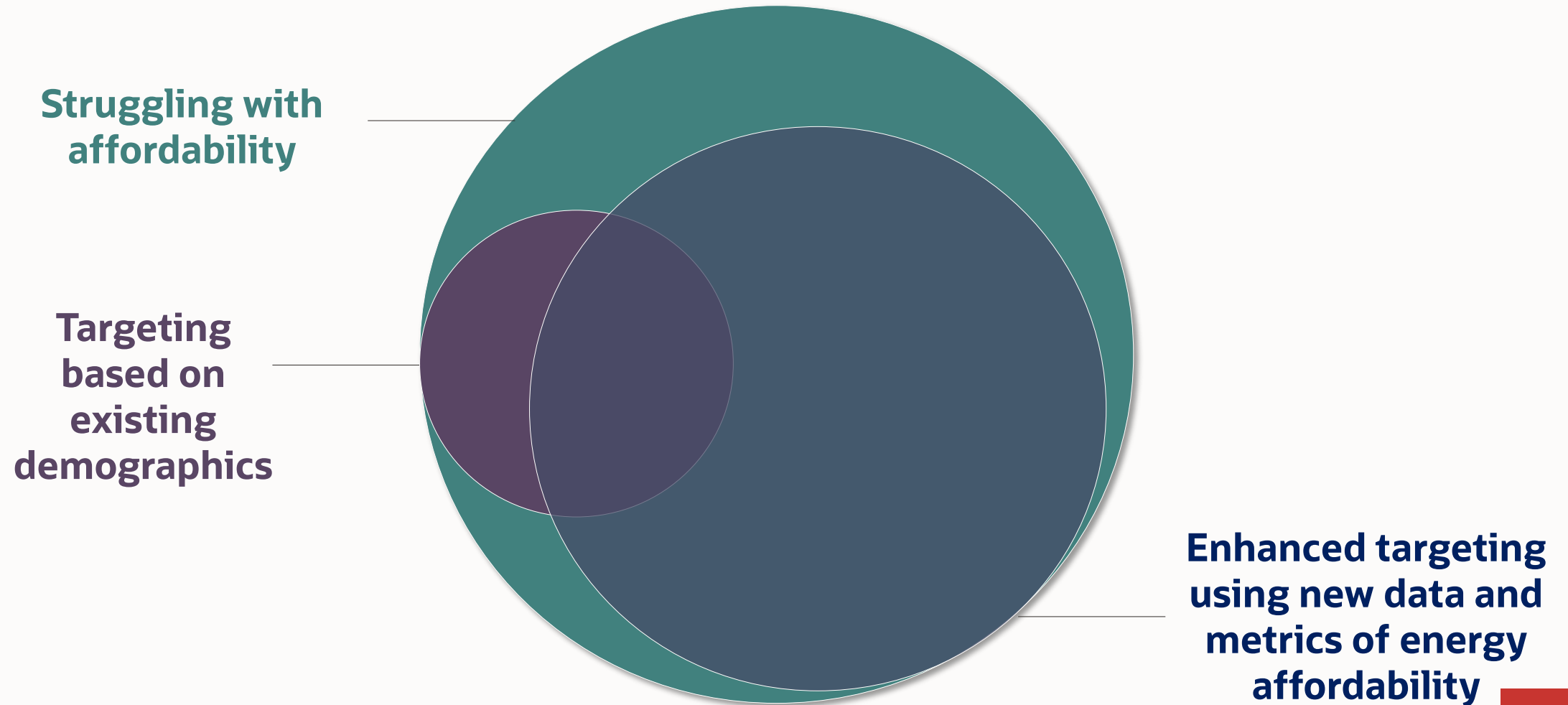
Find, Reach, Enroll

Why strong digital and analytics platforms are key to scaling assistance

Julia Friedman

Director, Regulatory Affairs

Who are the customers we need to help?



Find

Customers eligible for assistance programs by layering datasets, using data science models, and leveraging personalized analysis

Reach

Customers with personalized proactive communications, Affordability Alerts, designed to empower action

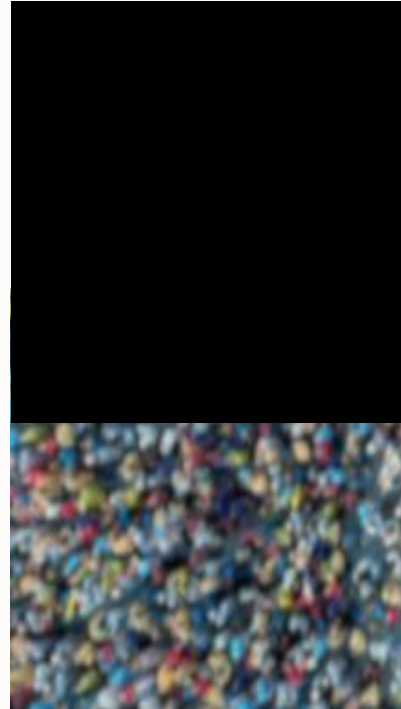
Enroll

Eligible customers in available energy programs via a personalized one-stop-shop, the Savings Hub

Customer eligibility model to identify customers who are likely eligible for assistance programs



Ground-truth
Not directly
observable



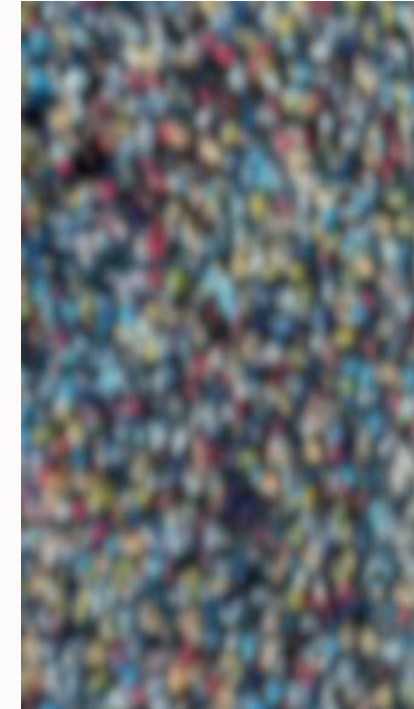
Third-party data
Easy to obtain,
moderately accurate,
misses many customers



Census-tract data
Total coverage,
but averages obscure
many eligible
customers



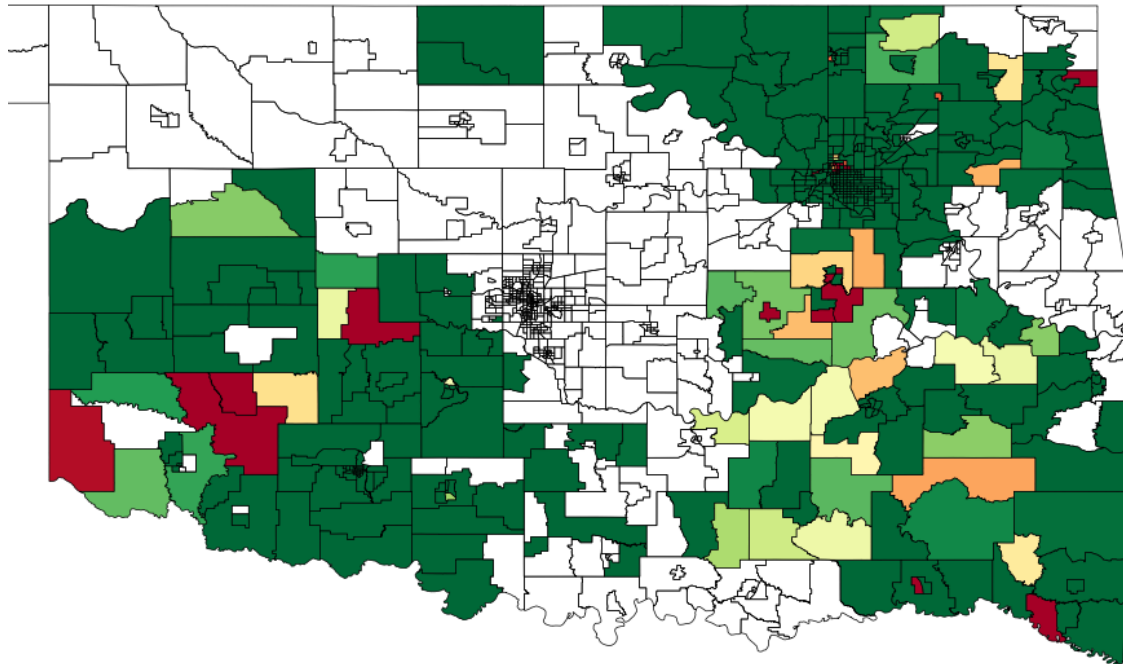
Ask customers
Collect directly,
very accurate,
misses many customers



Machine learning
*Goal: total coverage
with better accuracy
than census-tract
averages*

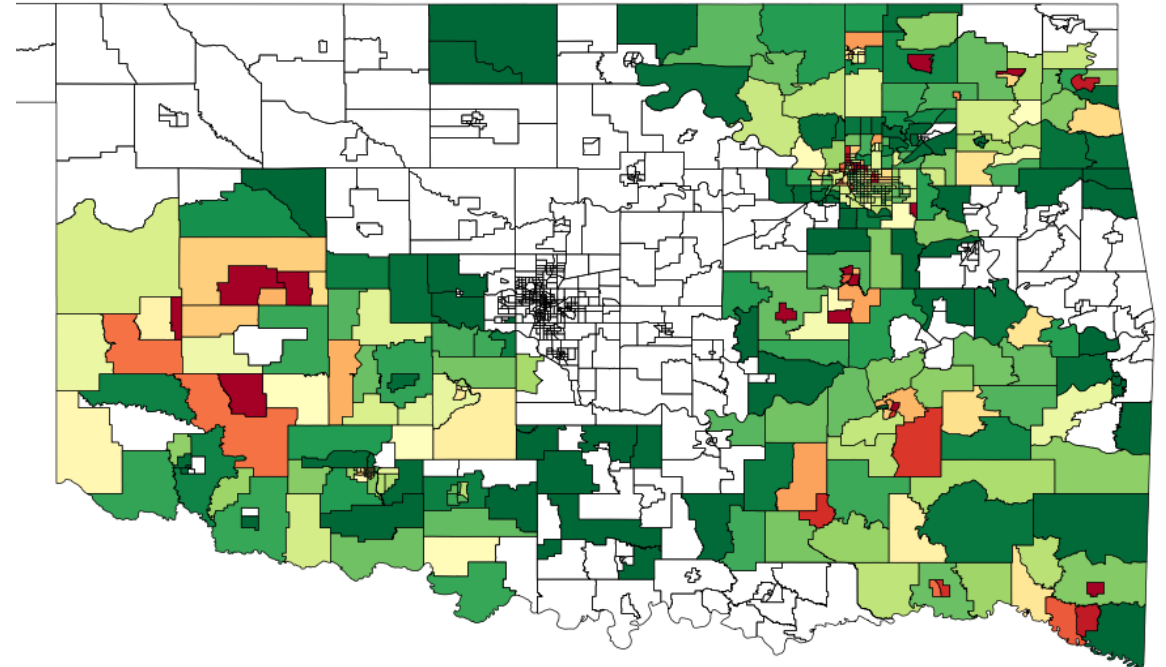
Applying data analytics shows energy burdened customers in nearly every census tract

LEAD's Energy burdened (5%+) HHs, Census-level data
496K households



~49K burdened households

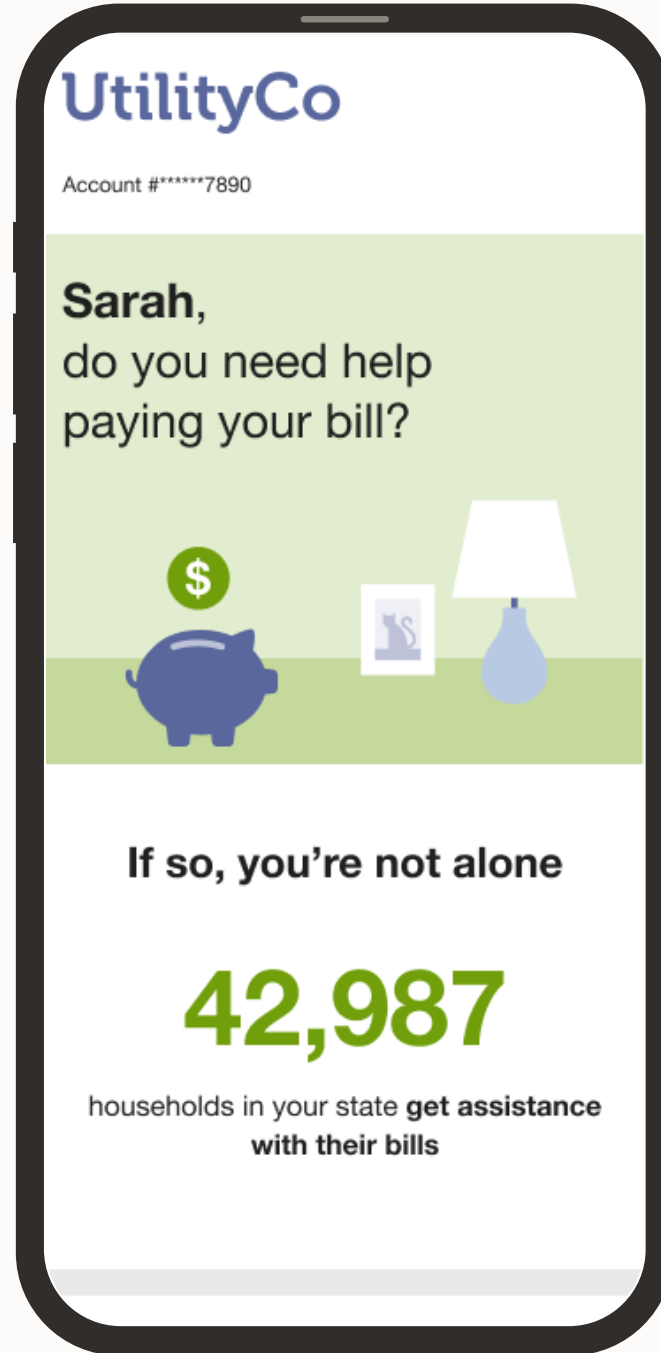
Oracle's Energy burdened (5%+) HHs, HH-level data
496K households

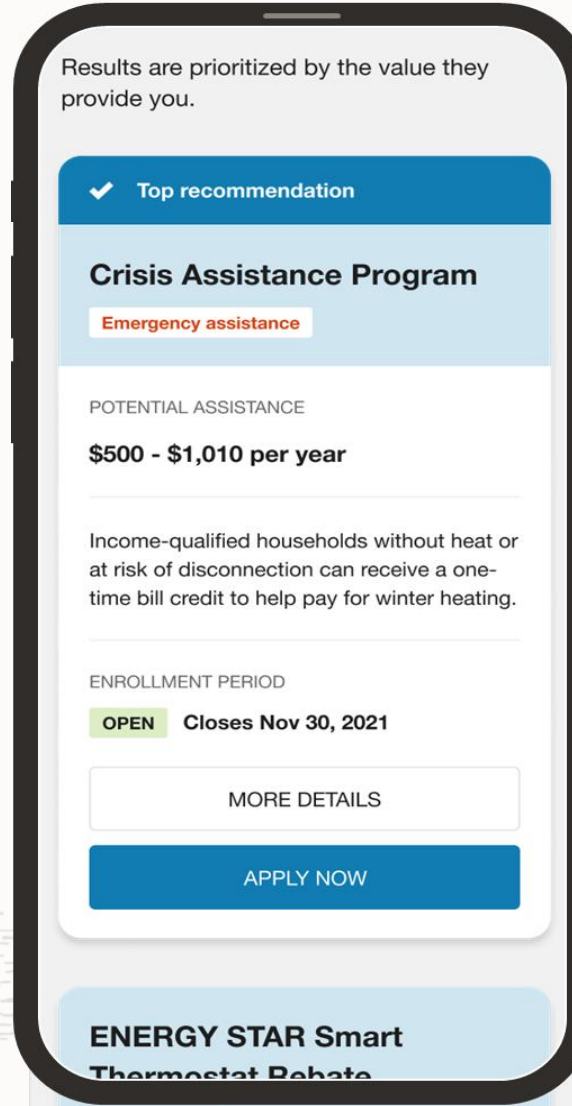
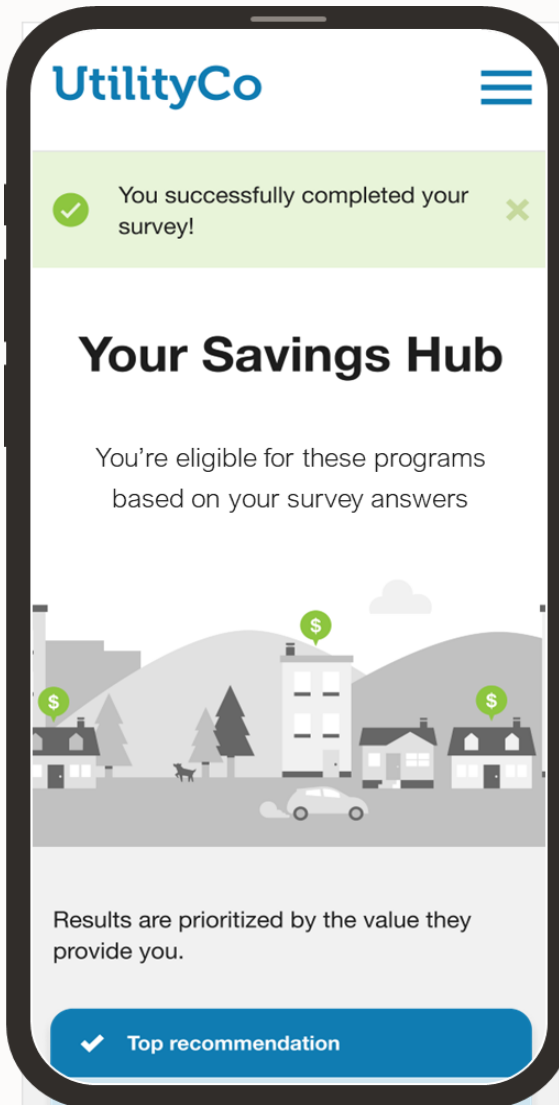
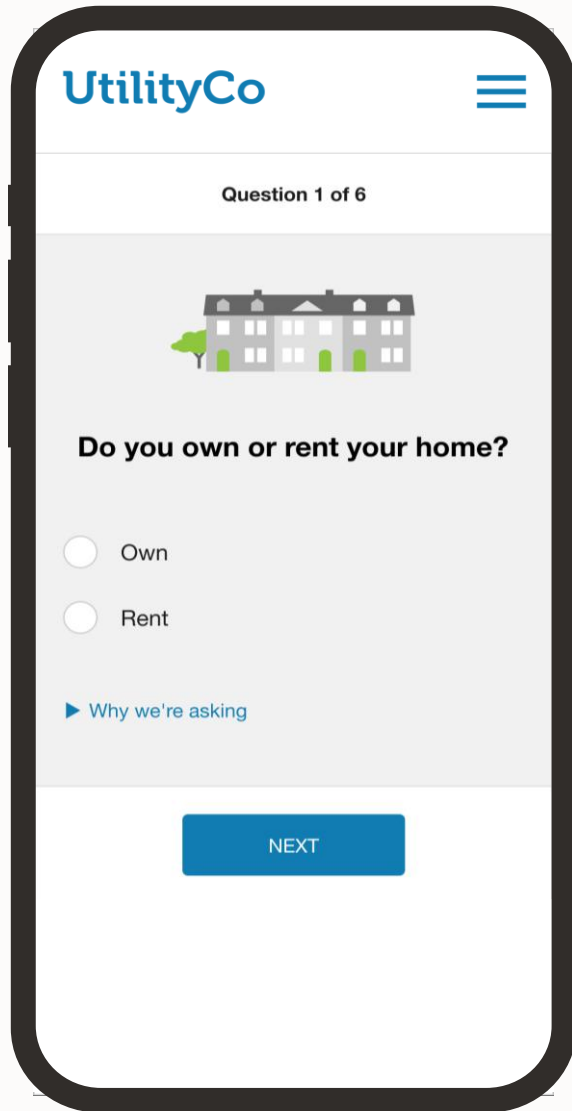


~85K burdened households

Find

Reach people with messaging that resonates



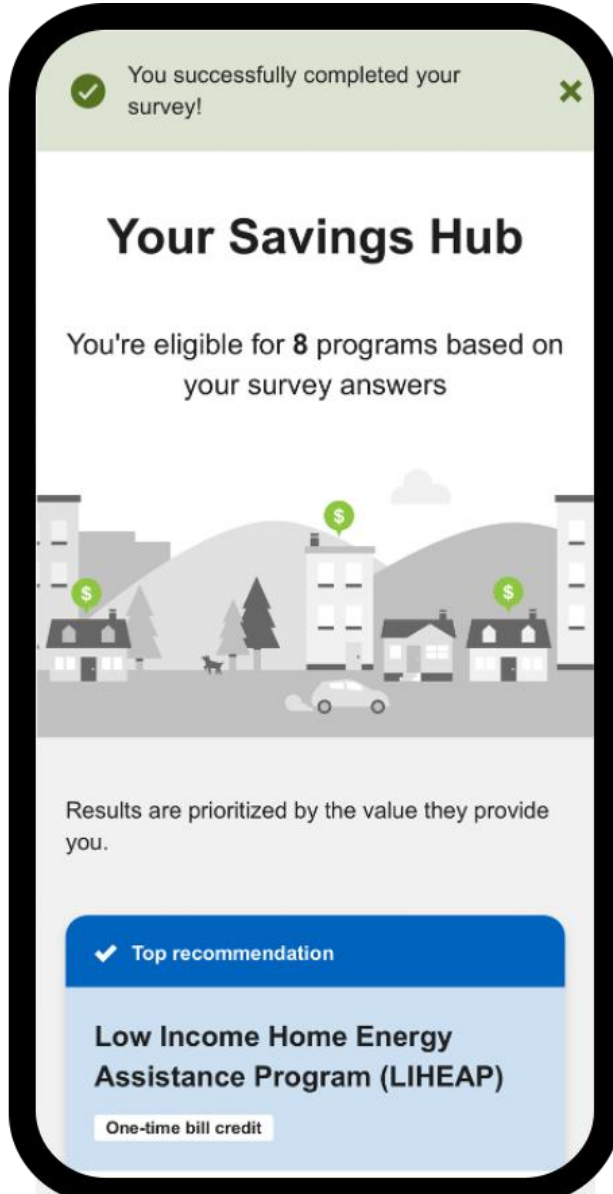


An easy path to personalized results



Midwest Utility aimed to increase awareness, enrollment and CSAT

Reached over 1M customers, with over 4.5M emails sent over 1 year



Survey completion rate

74%

"Apply Now" click rate

59%

Program enrollment
conversion rate

up to 20%

CSAT for utility

+18

percentage points



Thank you

Julia Friedman

julia.friedman@oracle.com

Partnering to Reduce Energy Costs: Spire's Customer Charge Waiver Program

Vernita Rodgers

Director, Customer Experience

Spire



Spire's Customer Charge Waiver Program – How Does it Work?

How It Works:



Spire's new Customer Charge Waiver Program will waive the monthly customer charge for qualified customers on limited incomes for a period of 12 months.



Spire will use the same income guidelines as the Low Income Home Energy Assistance Program (LIHEAP), which is at or below 60% of the state median income (pre-tax).

Example – Family of 2 = \$3,714/month , Family of 4 = \$5,461/month



While the income guidelines are the same as LIHEAP guidelines, **customers do not need to receive LIHEAP toward their Spire bill to qualify.**



Once the customer's application been completed by Spire, they will receive notification via their preferred method of communication to confirm their enrollment. Customers will see the waiver on their bill in the subsequent billing cycle.



At the end of the 12-month period, customers may be eligible to re-apply to the program.



Benefits of the Customer Charge Waiver Program

- Qualifying customers receive the benefit of their residential customer charge (\$22/month) being waived as part of this program
- Reduces cost of customer's bill year-round
- Reduces voluntary disconnections during the warmer months



Ways Customers are Enrolled

Agency Onboarding and Participation

- Spire hosted training for 15 LIHEAP administrators and 12 local agencies in the month of January to prepare for the 01/26/2026 go-live
- A dedicated email address for participating agencies is now available to quickly answer any questions
- Agencies receive \$15 for each customer that they verify meets the income requirements for enrollment



Spire Onsite Enrollments

- Spire's Community and Agency Services team performs account reviews at community events
- If a customer has received EA, WECIP in the past year, a Community Service Partner will complete the enrollment on the spot



Current Enrollment Information

Customer Charge Waiver Program Spend through March 31, 2026

<u>Agency Name</u>	<u>Number of Enrollments</u>
<i>Missouri East Agencies</i>	
Community Action Agency of St. Louis County	1406
Diamond Diva Empowerment Foundation**	5
Hosea House Of Guardian Angel Settlement Association**	1
Interfaith Residence dba Doorways**	1
JADASA**	105
Jefferson-Franklin Community Action Agency	9
North East Community Action Corp - Bowling Green	2
Spire Special Events – MOE***	73
Missouri East Agency Total	1602
<i>Missouri West Agencies</i>	
Bishop Sullivan**	21
Community Action Partnership of Greater St. Joseph	104
Community Services League MOW**	9
Economic Security Corporation MOW	102
Jewish Family Services KC**	15
Metropolitan Lutheran Ministries**	17
Mid America Assistance Coalition	546
Missouri Valley CAA	36
Reconciliation Services**	119
Salvation Army – Linwood**	16
Missouri West Agency Total	985
GRAND TOTAL	3572
<u>Customer Charges waived</u>	
Missouri East	807
Missouri West	684
GRAND TOTAL	1491



KEEPING CURRENT/COOL PROGRAM OVERVIEW

PAGE SELBY, CUSTOMER ADVOCACY

JUNE 2026



Program Design

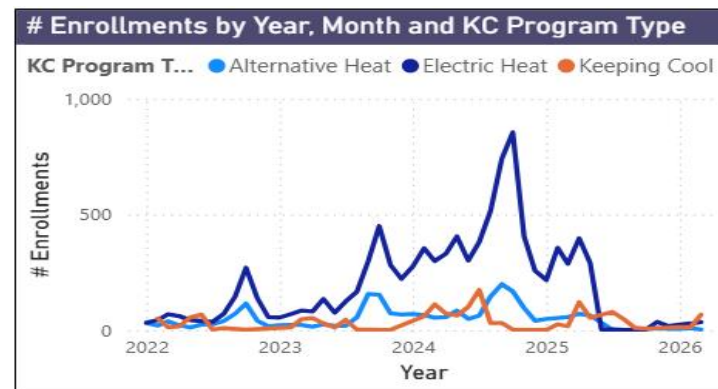
- Provide electric bill payment assistance with fixed bill credits and arrearage forgiveness to eligible customers who make on-time monthly payments.
- Budget:
 - Current: \$6M (\$3M Company + \$3M Customers through Low-Income Pilot Program Charge)
 - Program Manager: \$150K for 2 years; + second Program Manager for outstate in 2024, renewable
 - Agency incentives: \$25/KCurrent enroll, \$10 for KCool enroll, \$15 for KCurrent completion
- Enrollment:
 - Customers enroll with designated agencies. Enrollment platforms: Ameren and United Way
 - 1 year term (2-year term, 2012-2025)
 - Must enroll in Budget Billing, LIHEAP & Weatherization
 - 3 missed payments = removal from program (2 consecutive missed payments through 2025); no re-enroll for 12 mos.
- Collaborative:
 - Meet at least annually for program oversight and modifications
- Case references: ER-2012-0166, ER-2016-0179, ER-2021-0240, ER-2022-0337, ER-2024-0319

Eligibility and Benefits

	<u>Keeping Current Electric Heat</u>	<u>Keeping Current Non-Electric Heat</u>	<u>Keeping Cool</u>
Income eligibility	0-200% FPL	0-200% FPL	0-250% FPL
Other eligibility	Electric Heat	Non-Electric Heat	Elderly, Disabled, Chronic Medical condition, Child 5 or under
Bill Credit Benefit	\$60 (for 150%-200% FPL) \$90 (for 0-150% FPL) Paid every month (can miss 2)	\$35 (for 150%-200% FPL) \$40 (for 0-150% FPL) Paid every month (can miss 2)	\$50/month, May - Sept.
Arrearage Benefit	1/12th paid by customer to enroll 1/12th paid by program with on-time monthly payments	1/12th paid by customer to enroll 1/12th paid by program with on-time monthly payments	N/A
Budget Billing Enrollment	Yes - 12 months \$10 min. mo. payment	Optional - 12 months \$10 min. mo. payment	No
Other Program Enrollment	Apply for LIHEAP and Weatherization	Apply for LIHEAP and Weatherization	Apply for LIHEAP and Weatherization

Budget and Enrollment History

Year	Budget	Actual Spend	New Enrollments
2022	\$2M	\$1.5M	1,683
2023	\$2M	\$1.8M	2,905
2024	\$4.25M	\$5.1M	6,860
2025	\$6M	\$7.2M	2,287
2026	\$6M	\$1.1M	199 through Q1



3/1/25: Enforced 12-month wait for re-enroll after defaulting

5/23/25: Paused Keeping Current and Keeping Cool Enrollments

7/1/25: Resumed Keeping Cool Enrollments

11/1/25: Resumed Keeping Current Re-enrollments for customers that successfully completed

5/1/26: Resumed Keeping Current enrollments for agency recommendations, webinar and event attendees

Program Success and Challenges

Success

- Provides consistent bill relief to customers through bill credits and arrearage forgiveness
- Encourages on-time monthly payments
- Budget Billing provides predictable monthly bill
- Bundling with LIHEAP and Weatherization provides additional short term and long-term assistance
- Collaborative oversight provides opportunity for improvements.

Challenges

- Fixed annual budget and variable nature of enrollment (credit tied to heat source?)
- Three programs sharing one budget.
- Program administration with so many variables (discontinuity of credit amounts, varying arrearages, termination and re-enrollment variables)
- LIHEAP ECIP disconnect notice requirement contradicts program design, not a Crisis program.
- Agency case management



Program Design: Opportunities and Best Practices



Discussion Session

LUNCH



Agenda

Welcome

Intro and Recap

Eligibility and Verification: Understanding Challenges

Program Design: Opportunities and Best Practices

**Improving Uniformity in Program Administration and Evaluation:
Defining and Measuring Success**

Improving Community Outreach:
Connecting Customers and Improving Utility Literacy

Closing and Next Steps

Improving Uniformity in Program Administration and Evaluation: Defining and Measuring Success



Brainstorming and Dialogue Session

Facilitators: Rich Germinder, MO PSC & Carrie Morrow, OPC

Discussion Topics

What should be the primary objective of utility assistance?

What does success look like?

How can we measure that?

Discussion Topics

What outcomes will we need to see when tracking utility assistance efforts against arrearage, disconnection notices, shutoffs, and service restoration impacts?

Discussion Topics

What design aspects would simplify programs and provide flexibility to benefit customers?

How would these be implemented?

Discussion Topics

How can we reduce administrative costs and burdens of a program while maintaining accountability and program integrity?

Break



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Connecting Customers and Improving Utility Literacy**

Closing and Next Steps

Improving Community Outreach: Connecting Customers and Improving Utility Literacy



Brainstorming and Dialogue Session

Facilitators: Kristy Manning, MO PSC & Dr. Geoff Marke, OPC

Discussion Topics

What have been the biggest successes in reaching eligible customers and connecting them with programs?

Discussion Topics

**What efforts have you seen
that did not achieve expected
results?**

What happened?

Discussion Topics

How can we further empower and connect with customers who are willing to support the donation-based programs?

Discussion Topics

What do you see are the biggest barriers to improving utility literacy?

What improvements can we make?

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Closing and Next Steps

Next Steps



Submit feedback via the docket OW-2026-0085 or email to UAPrograms@psc.mo.gov



Follow-up virtual workshop on June 30 from 9:00 AM to 4:00 PM. Registration is currently open and will close on Friday June 26.



Today's workshop was approved for 5.5 hours of MO Bar CLE credit with the reference program ID of 793711.

**Thank you for your participation
today!**

