



# **GAS + ELECTRIC**

**A HANDBOOK FOR  
RESIDENTIAL GAS AND ELECTRIC  
CUSTOMERS IN ILLINOIS**

# **GUIDE**



## TABLE OF CONTENTS

<b>Applying For Utility Service</b> .....	<b>2</b>	<b>Filing a Complaint with the Illinois Commerce Commission</b> .....	<b>21</b>
The obligation to serve .....	2	Formal complaints .....	21
New customers .....	3	<b>Gas and Electric Deregulation</b> .....	<b>22</b>
Former customers .....	3	How deregulation works .....	22
<b>Security Deposits</b> .....	<b>4</b>	If you're pitched by an alternative supplier .....	22
Amount of security deposit .....	4	Consumer protections .....	23
Refunds of deposits .....	5	What is community aggregation? .....	25
<b>Paying Your Utility Bills</b> .....	<b>6</b>	What is a green plan? .....	25
Due dates .....	6	Am I with an alternative supplier? .....	26
Transferred balances .....	6	<b>Ways to Save</b> .....	<b>29</b>
When a bill is considered late .....	6	Special electric pricing plans .....	29
Authorized payment agents .....	6	Energy efficiency incentives .....	30
Preferred payment date .....	7	Solar power for your home .....	30
Budget Billing .....	8	<b>Financial Assistance</b> .....	<b>31</b>
<b>Meter Reading</b> .....	<b>9</b>	Your rights .....	31
Estimated bills .....	10	LIHEAP .....	32
Reading your own meter .....	11	IHWAP .....	32
Billing errors .....	13	Utility programs .....	33
<b>Disconnection of Utility Service</b> .....	<b>14</b>	Local charities .....	33
The disconnection notice .....	14	<b>How to Complain to the Utility</b> .....	<b>34</b>
Avoiding disconnection .....	14	<b>How to Contact Your Utilities</b> .....	<b>36</b>
When a utility can/cannot disconnect service .....	15		
Special reconnection rules .....	18		
Disputing charges on your bill .....	19		
A problem to avoid: Payment Avoidance by Location .....	19		
A problem to avoid: meter tampering .....	20		

## ABOUT CUB

This guide is brought to you by the Citizens Utility Board (CUB), Illinois' leading nonprofit utility watchdog. Created by the Illinois Legislature, CUB opened its doors in 1984 to represent the interests of residential and small-business utility customers. Since then, CUB has saved Illinois consumers more than \$20 billion by helping to block rate hikes and secure refunds. For more information, call CUB's Consumer Hotline, 1-800-669-5556, or visit our award-winning website, [CitizensUtilityBoard.org](http://CitizensUtilityBoard.org).

## ABOUT THIS GUIDE

In the rapidly changing world of energy, it's easy to feel powerless. Each month, the traditional electric and gas utilities send us bills filled with confusing, expensive charges. Meanwhile, new companies we've never heard of knock on our doors and peddle plans that too often turn out to be bad deals.

On the plus side, clean, reliable energy—like wind or solar power—is more affordable and accessible than ever before. And digital smart meters give us full access to money-saving tools. The choices can be overwhelming, but for energy customers knowledge truly is power. Knowing your rights is a good place to begin building that knowledge.

CUB, the watchdog that has helped save Illinois consumers \$20 billion over the years, created this Gas and Electric Guide to explain the rules that utilities must follow to treat their customers fairly. This guide is the result of years of research and months of writing by CUB staffers who have become experts on state regulations and utility tariffs. We hope you find this handbook helpful.

After reading it, if you have questions, please call CUB's Consumer Hotline at 1-800-669-5556. Our specialists can answer questions, document complaints, and contact the utility on your behalf if necessary.

The rules in this booklet apply to investor-owned gas and electric public utilities, such as Commonwealth Edison, Nicor Gas, Peoples Gas/North Shore Gas and Ameren Illinois, and water companies such as Illinois American Water and Aqua Illinois. These companies are regulated by the Illinois Commerce Commission (ICC), a five-member panel appointed by the governor.

*Note: Municipal utilities, such as Springfield's City Water Light and Power (CWLP), and rural electric cooperatives, such as Jo-Carroll Electric, are not subject to these state regulations.*

In addition to CUB, the Consumer Services Division of the ICC (1-800-524-0795) handles complaints from utility customers. (See page 21 about filing an official ICC complaint.)

# APPLYING FOR UTILITY SERVICE

## THE OBLIGATION TO SERVE

Illinois gas and electric utilities must provide service to anyone in their territory who needs it—in state law it’s called the “obligation to serve”—but they can still deny service to anyone who owes them money. The utilities also have the right to request specific information from customers, demand a security deposit, and charge fees for certain services.

When you apply for utility service, you will be asked to document who you are and where you want service. ICC regulations require a government-issued photo ID. (A U.S. or foreign government-issued passport, or consular identification documents, as defined by the Consular Identification Document Act, satisfy this requirement.)

Utilities are allowed to request a second form of identification, including, but not limited to:

- Second photo ID
- Social Security Number
- Birth certificate
- Immigration documents
- Student identification
- Banking information
- Employment records
- Government benefits records

Utilities usually ask for lease or ownership documents as well, although these are NOT required by law. If the company insists that you provide one type of document over another, contact CUB or the ICC to discuss your options.

Once you have provided all of the required documentation, you should expect an acceptance or rejection within 48 business hours. If your application is rejected, you have the right to obtain a written notification explaining why, plus an opportunity to rectify the issues to reapply.

Note: Until you have completed the application process with the utility, and the utility has deemed your application successful, you are not considered a utility customer and thus not entitled to any consumer protections.

## APPLYING FOR UTILITY SERVICE

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### NEW CUSTOMERS

Customers who have successfully applied for service should expect to receive gas service within seven (7) days or less and electric service within four (4) days or less. If connection does not happen within these time frames, the utility must issue you a credit that is a prorated amount of the monthly customer charge, based on the number of days service was delayed.

The utility should also mail you a customer information packet, which outlines a customer's rights and obligations.



### FORMER CUSTOMERS

If you owe the utility money from a prior account, the company has the right to refuse service until that bill is paid, regardless of how old that bill is. A utility may let you pay a part upfront and bill the rest in installments on your new account, but it is not required to do this. If the utility does refuse your request for service, it must provide you with a written statement explaining why.

To be clear: This also means that if you move and want to transfer an existing account from one address to another, you may be required to pay your entire balance in order to get turned on at the new address—even if you have not yet received a disconnection notice at the previous address.

If the utility demands payment on an old bill, always ask for the exact address and dates of service for this debt. You have the right to dispute the balance if the address or time period is inaccurate.

If you are asked to pay a debt without complete details about the origin of the bill, contact CUB or the ICC to discuss your rights. (For details about disputing a bill, see page 19.)

# SECURITY DEPOSITS

Under some circumstances, a utility company may require a security deposit on top of your regular bill. This can happen when you apply for a new account, or after you have already been a customer for some time.

In either case, the utility is required to send you an initial notice before it assesses the deposit. This notice must include the reason for the deposit; the amount of the deposit, how it was calculated, when it is due, and refund and interest policies.



Applicants for service can be charged a deposit if they have a poor credit score, have failed to pay an overdue bill at a previous address, or are seeking reconnection.

Once you have an account, you can still be charged a security deposit if you pay late more than four times in a 12-month period AND one of the following circumstances exist:

- You have an undisputed balance that is outstanding for 30 days or more.
- The utility has proof that you benefitted from tampering with utility equipment.
- The utility finds that criteria for Payment Avoidance by Location (PAL) exists. (See page 19 for information on PAL.)

## AMOUNT OF SECURITY DEPOSIT

Your security deposit should be around 1/6 of your annual bill, or two “average” months’ worth of service. It is calculated based on the last 12 months of usage at your address.

## SECURITY DEPOSITS

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You do not have to pay the security deposit in one lump sum. Upon request, the utility will divide your security deposit into at least three installments. If you use the utility for heat, you are eligible for five installments between December 1 and March 31, to make your deposit payments more affordable.

In addition, any gas or electric account that receives a grant from the Low Income Home Energy Assistance Program (LIHEAP) is eligible for five installments, at any time of the year. (For more information on LIHEAP, see page 32.)

When you have paid your deposit in full, the utility will send you a receipt. This receipt should include your name and address, the type of service, the amount of deposit, the interest rate, the date, and a serial number. It is important that you keep this receipt until your deposit has been refunded.

### REFUNDS OF DEPOSITS

Once you have been a customer in good standing for 12 consecutive months, the company must issue a refund check for the amount of the deposit. The refund must be issued in 30 days or less, or if you prefer, you can request to have the deposit credited to your utility account.

Note: If your service is disconnected and no payments or arrangements have been made to restore the service, your deposit will not be refunded to you, but will instead be used to pay off your balance.

A customer in good standing is defined as someone who:

- Has NOT paid late four times or more.
- Has NOT been shut off for nonpayment.
- Has NOT tampered with utility equipment.
- Does NOT have a past due amount at the time.

Even if you are not eligible for a refund of your deposit, you should receive interest on your deposit annually, as a credit on your bill. The interest rate is roughly based on the average one-year yield on U.S. Treasury Securities. You may obtain the exact amounts from the ICC.

# PAYING YOUR UTILITY BILLS

## DUE DATES

Unlike mortgages or credit cards, utility bills do not run on a 30-day cycle. A residential utility bill is due 21 days from the issue date on your bill. This is important to keep in mind, since late fees and deposits can be substantial. This also means that, depending on your billing cycle, you could have two bills due in one month. For example, a bill issued June 10 could have a July 1 due date, and then if the next month's bill is issued July 10, it would be due July 31.

## TRANSFERRED BALANCES

If you have residential accounts at multiple locations from the same utility, do NOT allow the final balance of any of these to go unpaid. That's because the utility has the right to transfer unpaid final balances from a residential account you close to other residential accounts that are in your name.

## WHEN A BILL IS CONSIDERED LATE

Your payment is considered "received" or "posted" on the date it arrives at the utility company or authorized payment center. Your payment is considered late if it reaches the company more than two business days after the due date.

Late, undisputed utility balances are assessed a maximum late fee of up to 1.5 percent per month.

## AUTHORIZED PAYMENT AGENTS

Most utilities select local businesses, such as banks and grocery stores, to be "authorized payment agents," where you can pay a bill. You can find locations listed on the utility's website, and possibly included with your bill. Call the utility's customer service number if you need help finding one.

Authorized agents get paid by the utilities and don't charge a fee for processing payments. These agents provide you with a receipt when you pay your bill, and the utility will consider your bill paid as of that date.





If you pay your bill at an **unauthorized** agent—a business not listed on the utility’s website—the bill isn’t considered paid until the utility’s office receives it, and you could be subject to penalties and late fees.

### PREFERRED PAYMENT DATE

A Preferred Payment Date allows you a 10-day grace period to pay your bill without being assessed a late charge.

You are eligible for a Preferred Payment Date if:

- Your primary source of income is one of the following:
  - Aid to the Aged, Blind, and Disabled (AABD);
  - General Assistance (GA);
  - Social Security Administration (SSA);
  - Temporary Assistance for Needy Families (TANF);
  - Veterans Administration (VA);
  - Unemployment Compensation.
- Your payments from these sources are received within the 10-day period after your regular due date.

Even if you are approved for a Preferred Payment Date, your bill won’t indicate the change in due dates. Also, you will still have to pay your bills on time.

If you pay late more than four times within 12 months, the utility can cancel your Preferred Payment Date and is not required to offer it to you again until 12 months have passed.

### BUDGET BILLING

Illinois utilities must offer their customers a budget billing option. Budget billing does not reduce your total costs—it just evens out your balance so your bills are more predictable. If you are concerned about unmanageable bills at certain times of the year, budget billing might be right for you.

Here's how it works: Your utility looks at how much gas or electricity your address used in prior years, factors in forecasts for weather and energy prices, and predicts approximately how much your bills will be in the coming year. That amount is then divided into 12 equal installments, which you pay every month.

So for example, if your bill is \$150 some months, and \$50 other months, your budget amount might be around \$100 every month, year-round.

Don't panic if you have months when you pay MORE for gas or electricity than you actually used. That credit goes to offset other months when you pay for LESS than you used. Also, as you'll read below, there is a "true-up" at the end of the year where you could get a credit on your bill.

Weather, energy prices, new appliances, and changes in household size can affect your budget bill. Utilities are required to review your budget plan at least once between the fourth and seventh months to make sure you aren't too far ahead or behind on your actual usage. But you can request a review anytime, so watch your total account balance.

If your budget amount is too low (meaning you owe the utility a lot more than what you've paid), the utility will give you the option of paying off the amount owed or adjusting the budget to a higher amount. At the end of the 12 months, if you have a large credit you can have that amount refunded to you or have it factored into your budget so that the monthly amount you have to pay is lower.

If you choose to cancel your budget plan—which can be done at any time—additional money you owe the utility will be due in full by the following bill's due date. If you have a credit, the credit balance will be applied to the following bill.

The utility can also choose to cancel your budget plan if you do not pay your full budget installment by the due date, or your payments are more than 21 days behind. These unpaid balances are subject to late fees.

# METER READING

Your utility bills are based on the amount of natural gas or electricity that passes through your assigned meter. In many cases, the utility obtains meter data electronically and does not need to send a meter reader. But if it does, the meter is technically the company's property so you must allow access to it.

If a utility is unable to gain access, it must notify you by leaving behind a door tag, emailing you, or sending you a letter. The message must also provide you with information on how to reach the utility to set up an appointment.

If you receive a tag or notice requesting access, you must contact the utility to schedule this appointment. Failure to do so can result in disconnection, even if your bills are current.

The appointment can be made for a time more convenient to you, including evenings or weekends. In certain circumstances, you may also be able to arrange for the meter reader to have keys to the property.

If providing access to the meter is difficult, you can ask to have the meter moved outdoors, but the utility is allowed to charge you for this work, and it can be expensive.

**IMPORTANT:** If you are moving in or out of a location, take immediate steps to avoid paying for someone else's service:

- Notify the utility company at least five days before you move.
- Give the utility company access to the meter if needed.
- If necessary, do your own meter reading (see instructions on page 11).

Another option is to read your own meter and submit the reading on the utility's website, over the phone or via postcard. (See "Reading Your Own Meter" on page 11.) This cannot be done indefinitely: After six months of customer readings, the utility must take its own actual reading.



### ESTIMATED BILLS

Under state regulations, a utility company must read your meter at least once every other billing period, unless it doesn't have access to the meter. If the utility employs a remote meter reading device, it must read your meter every month, unless, according to state regulations, "the utility's effort is prevented." If your bill is estimated, the word "ESTIMATED," the abbreviation "EST," or the letter "E" must appear on it.

With an estimated reading, your probable usage is calculated using a formula approved by the ICC. Generally the formula is based on the historical consumption of that particular meter for that particular time period, adjusted for weather.

For example, if for the past eight Decembers your home has used between 180 therms and 220 therms, and this December's weather was typical, the estimate might be 200 therms. Although the law allows estimated readings, many customers find them confusing and frustrating—especially if the utility over- or under-estimates a reading by a large amount.

Remember that an estimated reading will be automatically corrected when the next actual reading is obtained. So if your bill is estimated two or more months in a row, the utility should reach out to you to resolve the matter and obtain an actual reading.

## METER READING

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But don't wait for the utility to call you. Ask it to read the meter or to take a customer reading from you. That's the best way to prevent problems down the line, including a large make-up bill or disconnection for failure to provide access.

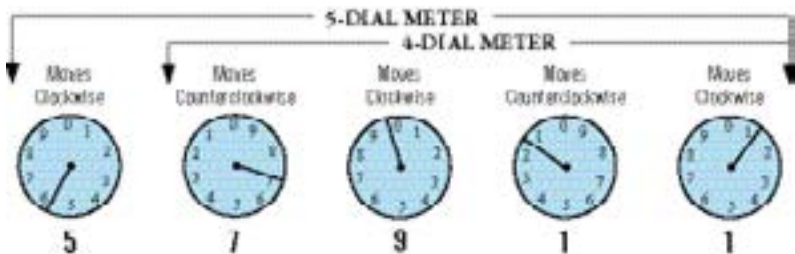
### READING YOUR OWN METER

Gas meters measure usage in cubic feet, while electric meters measure usage in kilowatt-hours (kWh). Locate the meter number listed on your gas or electric bill and make sure it corresponds to the number on the meter. (We have seen "switched meter" cases, where customers are charged for usage from the wrong meter.)

An older analog meter will have four or five dials. Read the dials from left to right. Some utilities have upgraded to digital meters. You may notice

### HOW TO READ YOUR OWN METER

1. Locate the meter number listed on your bill and make sure it corresponds to the number on the meter.
2. A digital meter has an electronic display showing the reading. Write this down.
3. A traditional analog meter will have four or five dials to read. Read the dials from left to right. Each dial is like a digit on your car's odometer. If the arm on the dial lies between two numbers, write down the smaller of the two numbers. If the arm lies between 0 and 9, write down 9.



4. Compare the meter reading to what appears on your most recent bill. The difference between the two numbers is how much gas or electricity you used since the last reading.

## METER READING

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that a display on a digital electric meter will intermittently flash between the meter reading and the word “CLOSED.” This just means the circuit is closed and electricity is passing through the meter as it should.

Compare the reading on your meter to the one that appears on your most recent bill. The difference between the two numbers is how much gas or electricity you used since the last reading.

If the reading seems out of line with past readings, or you think your meter isn't working properly, call the company to request a review. Though they are rare, meter malfunctions do occur. Power surges, old age, and human interference are the most common causes of meter problems.

You are entitled to one free meter test per year. You have the right to be present during the test and to receive a written report of the results.



If it turns out you have been billed incorrectly, make sure the utility adheres to the regulations that apply to these situations. (See page 13 for more about billing errors.)

If you live in a multi-unit apartment or condo building, double check to make sure that the meter number on your utility bill matches the number that is on the meter assigned to your unit.

Sometimes during construction or remodeling, meters can get assigned to the wrong living unit, either physically on the property or in the utility's billing system.

If you suspect a problem, you have the right to ask your gas or electric company to investigate. It is required to provide you with a written report of the findings. The property owner is responsible for correcting most

## METER READING

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problems, but certain consumer protection regulations apply in this kind of situation and you may wish to contact CUB or the ICC for help. You should also make sure there are enough meters for each living unit as well as for the common areas of the property.

If you suspect that electricity usage for a hallway, garage, or laundry room is being charged to your utility bill, you may have grounds to file a complaint against your landlord. However, before you do that, ask the utility to provide you with a report of what is hooked up to your meter (often called a “foreign load test”). If your utility refuses, call the ICC to file a complaint.

## BILLING ERRORS

Billing mistakes are not common, but they do happen. You may have a series of estimated meter readings, a damaged meter, or a gas leak. You may discover you are being billed at a commercial rate at a residential location, or vice versa. Or, perhaps someone discovers that your meter is crossed with a neighbor’s meter. In each of these scenarios, you have a right to certain protections against a large bill due all at once. Furthermore, you have a right to full compensation if you overpaid.

If the error means you owe the company more than you were originally billed, the utility cannot go back more than 12 months on the make-up billing. The bill must be clearly itemized so you can see how the charges were calculated, and the company should give you the same number of months to pay off the new balance with no interest or late fees.

If the error caused you to pay more than you should have, you are entitled to adjustments back to the date the problem originated, or a complete refund, so long as you file the complaint within two years of discovering this error and do not owe a past-due amount.

However, there is a catch: Utility billing records usually do not go back further than two years. So, if you are seeking compensation on an error that went on for many years, you may have to present documentation—such as old bills—for the entire time period in question.

If you have a large sum of money at stake, you should consider contacting the ICC and requesting a formal hearing.

# DISCONNECTION OF UTILITY SERVICE

## THE DISCONNECTION NOTICE

If a gas or electric company plans to disconnect your service, it must deliver a written warning. By law, the notice must be red in color and be delivered in an envelope separate from your regular bill.

In certain circumstances, the notice may be hand-delivered. You have the right to designate a third party to receive a copy any time the company issues you a disconnection notice.

This notice must detail how much you are required to pay to avoid shut off, when that amount is due, and when your service will go off if you do not pay on time. The utility company has 45 days from the date of the notice to shut you off.

You are entitled to receive a warning call 48 hours before the electricity or gas is disconnected. Make sure the utility has your current phone number at all times, so you never miss such a call.

## AVOIDING DISCONNECTION

If you receive a disconnection notice, call the company immediately to discuss your options. You may need to enter into a deferred payment arrangement, and in certain circumstances, you may be able to use a medical certificate to postpone disconnection (see page 17).

If you cannot afford your bills, you could be eligible for financial assistance through the Low Income Home Energy Assistance Program (LIHEAP), through the utility itself, or from a private charity (see page 31).

Do everything you can to keep from getting shut off. If you are shut off, you lose all of the rights and protections that exist for active customers. The following are some options:

## DEFERRED PAYMENT ARRANGEMENTS

If your bill is past due and your service has not been disconnected, you have the right to request a deferred payment arrangement (DPA). With such an



## DISCONNECTION OF UTILITY SERVICE

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arrangement, you pay part of what you owe upfront, in the form of a down payment. You pay the rest in four to 12 equal, monthly installments.

State regulations govern deferred payment arrangements. Your down payment should be no more than 25 percent of the past due amount, and

### WHEN A UTILITY CAN/CANNOT DISCONNECT SERVICE

#### CAN DISCONNECT SERVICE

- If you fail to pay an entire past due bill or security deposit.
- If you default on a deferred payment plan (see page 14) that the utility set up with you.
- If you deny the utility access to your meter.

While regulations prohibit shut-offs after 4 p.m. and on weekends and holidays, technically the disconnection could be performed as long as the utility has personnel available to take a customer call or payment, and reconnect the same day.

In most cases the utility is required to send you a disconnection notice, but the utility is allowed to disconnect you without warning if:

- Your utility equipment has been tampered with.
- There is no customer of record at your address.
- There is a dangerous condition, such as a gas leak.

#### CANNOT DISCONNECT SERVICE

It's a myth that the utility can never disconnect your heat in the winter, or your electricity in the summer. State regulations do limit disconnections for nonpayment, but the details are complex.

Residential accounts are safe from disconnection:

- When it is below 32 degrees or expected to fall below 32 degrees within the next 24-hour period, and disconnection would affect your heat.
- When it is above 95 degrees or expected to rise above 95 degrees within the next 24-hour period (electricity only).
- On any day preceding a weekend or holiday when temperatures are expected to meet the above criteria.
- If it's between December 1 and March 31 AND if the utility accepted LIHEAP funds on the account after September 1 of that heating season.
- If it's between December 1 and March 31 and you have an electric heat account (meaning your primary source of heat is electricity).
- If it's between December 1 and March 31 and you are a service member who has just been assigned to duty.



you are entitled to at least four months to pay off the balance. Utilities may agree to a smaller down payment or a longer time frame to let you pay off the DPA, but they are not required to do this until winter.

If the utility is your main source of heat and it is between December 1 and March 31, the utility cannot demand a down payment of more than 10 percent of your past due amount. For this DPA, the utility must allow a minimum of four months, but no longer than the following November, to pay off the balance.

Don't wait until you are shut off to take action. Once you've been disconnected, the utility is not required to offer any payment arrangement. In fact, the utility has the right to demand payment in full, plus a reconnection fee and a new security deposit.

If you've already had a DPA in the last 12 months and defaulted, you typically are not eligible for a new arrangement, unless certain winter rules are in effect, or you qualify for a medical certificate.

If you're in a DPA, the company must itemize specific information on each of your utility bills until the arrangement is complete. This information must include the DPA balance, the installment amounts, the number of payments left to make, and the consequences if you default on the arrangement.

## DISCONNECTION OF UTILITY SERVICE

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As long as you make your payments as agreed, the utility cannot disconnect your service or report the account as delinquent to the credit bureaus.

Note: When you enter into a deferred payment arrangement, or DPA, you agree to pay your bill in full, on time, every month, plus the installment amount. You will also pay a late charge on that deferred balance.

### IF YOU CAN'T AFFORD YOUR PAYMENT PLAN

If you're having trouble making your payments due to a change in your financial situation, call the utility and ask to re-negotiate the terms of the plan before you default.

You are allowed to re-negotiate the plan once, as long as you've made the down payment for the original DPA and you are not in default, meaning you have not underpaid or missed a payment. (You may be asked to document a change in your financial circumstances.)

While the company may allow you to re-negotiate the size and number of installments on the plan, it does not have to extend the terms beyond 12 months from the date of the original agreement.

If you default on the arrangement, the utility must allow you to reinstate the plan as long as your service has not yet been disconnected. The utility can also assess a fee each time you seek to reinstate the DPA. You will have to make any payments that you missed immediately, and then stay current until the plan is completed.

### MEDICAL CERTIFICATES

If you or someone in your home is ill, you may be able to submit a medical certificate to halt disconnection for 60 days. If you've been shut off, you can use such a certificate for reconnection as long as the service hasn't been off for more than 14 days.

The medical certificate does not make the bill go away, however. Thirty days after being granted the certificate, you will be placed on one of two Medical Payment Arrangements (MPAs), depending on whether or not your service had been disconnected at the time you seek the MPA. Utilities are generally only required to accept this once a year, so think carefully before you use this option.

## DISCONNECTION OF UTILITY SERVICE

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If you can't visit your doctor easily or quickly, he or she may provide certification by phone, as long as the doctor follows up with a written certificate within seven days. If you don't have a primary care doctor, certification can come from any registered physician or local board of health.

A medical certificate can halt disconnection for 60 days, but it must include the following specific information:

- The name and service address of the ill person.
- A statement that the person resides at the address.
- A statement from a medical doctor that disconnecting the service will create a medical emergency or make an existing condition worse (does NOT need to state the nature of the illness).
- The name, business address and telephone number of the doctor.
- The doctor's signature.

## SPECIAL RECONNECTION RULES

During the heating season, special rules can help disconnected customers get their gas or electric service turned back on. Under these rules, you are entitled to have your services reconnected if you meet all of the following requirements:

- You are seeking to reconnect between November 1 and April 1 (or October 1 and April 1 if you have received assistance from LIHEAP).
- You did not have your services reconnected under this rule last year.
- You have paid at least 1/3 of all of the bills—including deposit requests—that you've received since December 1st of the prior heating season (or 20% if you can demonstrate a financial inability to pay 1/3).
- You agree to enter into a deferred payment arrangement to pay the balance. The length of the arrangement is determined by the utility, but can be no shorter than four months and cannot extend beyond the following November.

In addition, the gas or electric service you are trying to reconnect must be used to primarily control your heating source, and you cannot have a history of tampering with utility equipment or benefitting from tampering.

If you are a former/disconnected customer who meets these criteria, the utility should send you a letter encouraging you to take advantage of this

## DISCONNECTION OF UTILITY SERVICE

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rule. If you believe that you are eligible but have not received a letter (if you have just moved, for example), call the utility to see what can be done to become eligible.

### DISPUTING CHARGES ON YOUR BILL

If you believe you are being overcharged, you have the right to officially dispute the bill. You must notify the utility that you have a dispute, and you must pay the undisputed portion.

Depending on the situation, your dispute may be resolved immediately, or it may require further investigation. Keep a record of all communications with the company until the problem is resolved. The utility has 14 days to officially resolve the complaint.

You have the right to request a supervisor if you are not satisfied. If you are not satisfied with the supervisor, the utility should provide you with the contact information for the ICC.

### A PROBLEM TO AVOID: PAYMENT AVOIDANCE BY LOCATION

If you owe money for utility service at your home and the service is subsequently disconnected, you should seek the reconnection of your service by working with the utility to pay the bill. If you try to avoid paying the bill by asking someone else in your home to apply for the service, the utility can take punitive action in the form of a deposit.

This deposit—a PAL (Payment Avoidance by Location) deposit—would be 1/3 of the estimated annual charges for your home, with a requirement that it is paid in full BEFORE service is reconnected. This PAL deposit would



## DISCONNECTION OF UTILITY SERVICE

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be in addition to any late payment and reconnection deposits as well as any late or reconnection fees.

If the utility seeks a deposit under this regulation, it must provide you a notification two days prior detailing how it reached this conclusion, how you can dispute the problem, and contact information for the ICC.

### A PROBLEM TO AVOID: METER TAMPERING

Your electric or gas meter is the property of the utility company. Attempting to remove, damage, or bypass the meter in any way is known as “meter tampering.”

If you need the meter moved or disconnected for any reason, you must contact the utility. If the meter is damaged accidentally, contact the utility immediately. If you are disconnected for nonpayment, do not attempt to turn your meter back on or allow anyone else to do it for you.

Meter tampering is a serious offense that results in immediate disconnection of service, often without warning, regardless of weather conditions. You forfeit all of the rights outlined in this guide if you tamper with, or benefit from tampering with, your meter.

If the utility finds evidence of tampering at your address, it must send you a letter explaining what was found. If you do not agree with the information in the letter, you have the right to file an ICC complaint and present your evidence.

The account holder is generally responsible for all fees and charges associated with damage to utility property as well as gas or electricity used illegally. That is because even if the owner of the account was not directly involved, he or she benefitted from the situation.

Please know, however, that the ICC may consider extenuating circumstances.

# FILING A COMPLAINT WITH THE ILLINOIS COMMERCE COMMISSION

The Illinois Commerce Commission (ICC) will not take your complaint unless you have first tried to resolve it with the utility. You will need to provide as many details as possible about what happened and who you have worked with so far.

An ICC representative will contact the utility to discuss your case, and let you know if the company is violating any regulations.

The investigation could take up to two weeks, and it may be done via conference calls. Make sure to keep your ICC case number for your records. The ICC will send you a letter when your case is closed.

## FORMAL COMPLAINTS

If you are not satisfied with the outcome of your informal ICC complaint, you have the right to request a formal hearing before the commission. You must file the formal complaint in writing. Ask the ICC representative who handled your informal case for the proper forms.

Once your formal complaint is filed, a hearing will be scheduled. You will have to be present in Springfield or Chicago for the hearing. An ICC hearing examiner will take testimony from both you and the utility and decide the case.

During this process, you have the right to receive all of the relevant billing records and documents the utility has in its possession. You may get a lawyer for your formal ICC hearing, but it is not required. The utility company, however, will be represented by an attorney.

ICC's Consumer Services Division takes complaints online, by phone and in writing:

icc.illinois.gov  
1-800-524-0795

160 N. LaSalle Street  
Chicago, IL 60601

527 E. Capitol Avenue  
Springfield, IL 62794

# GAS AND ELECTRIC DEREGULATION

Many Illinois consumers can choose a company other than their utility to supply them with gas or electricity. These companies offer a wide variety of pricing plans. Sometimes they are cheaper than the traditional utility company, but often they are not.

In fact, CUB's analysis of Illinois' gas and electric markets shows that it is likely consumers will lose money with alternative suppliers who market offers over the phone, via mailers, and door-to-door.

## HOW DEREGULATION WORKS

Your utility bill is divided into three main sections: delivery, supply, and taxes and fees. The delivery section is where the regulated utility—ComEd, Ameren, Nicor, Peoples Gas, or North Shore Gas—covers the costs of building and maintaining its pipes/power lines, reading the meter, generating bills, and all other customer service duties.

### IF YOU'RE PITCHED BY AN ALTERNATIVE SUPPLIER

- Don't give out your bill or account number unless you are sure you want to switch. An unethical marketer could use that information to switch you to an alternative supplier without your consent.
- Ask if the rate you are being offered is an introductory or promotional rate. If so, ask when that rate ends and what the new rate will be.
- Ask if the rate you are being offered has any fees tied to it—such as a monthly fee that will inflate the per kilowatt-hour or per therm rate. CUB has seen monthly fees as high as \$19.
- Ask if the offer charges an exit fee if you cancel the contract early. Under a state law that CUB fought for, exit fees are capped at \$50. You can avoid getting slapped with an exit fee if you cancel a contract within 10 days of the supplier's charges first appearing on your bill.
- If you have questions about an offer, call CUB's Consumer Hotline at 1-800-669-5556.



## GAS AND ELECTRIC DEREGULATION

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You will always pay the utility for delivery—this is how your electric or gas utility makes money. Likewise, if there is a power outage or any other problem with service, you will call the utility.

The supply section of the bill covers the cost of the actual gas or electricity you use. This is the part of your bill that changes if you opt for a different supplier.

Traditionally, your utility purchases your gas or electricity through a process monitored by the ICC or the Illinois Power Agency (IPA). The utility must sell the energy at the same price it pays, with no markup— meaning it is not allowed to profit off the supply part of your bill.

Utilities have an obligation to obtain the best price possible for the public, through various strategies involving long-term contracts and price hedging, which are reviewed and approved by the ICC and IPA.

However, if you sign up with an alternative energy supplier, that company supplies gas or electricity to your utility on your behalf. In most cases, their supply charges will appear on your regular utility bill, though in some cases they may send a separate statement. Check regularly to see if a company other than the regulated utility is listed in the supply section of your electric or gas bill. (Central and Southern Illinois customers cannot currently choose an alternative supplier for gas.)

Because alternative supplier prices are not regulated, those companies can set their rates as high as they want, and change them whenever they want. In most cases, your price is determined solely by the terms of your contract, so never agree to an alternative supplier's plan without fully understanding the terms.



## CONSUMER PROTECTIONS

Although these companies are not regulated in the traditional sense,

consumers do have certain rights. The company should not mislead you in any way in its marketing materials or sales pitch, and it has to verify your enrollment. If you sign up...

- **For an electric deal based on a telemarketing call**, the company must verify your enrollment with a third-party verification call. (That's when a third-party firm gives certain disclosures over the phone and asks if you want to sign up.)
- **For an electric deal in person**, at your doorstep, for example, or if you call the company on your own, the supplier can verify enrollment with either an authorization letter, called a "letter of agency," or a third-party verification call.
- **For a gas deal in person**, the company must get your authorization through a third-party verification call.
- **For a gas deal based on a telemarketing call**, the company can choose to verify your enrollment through one of the following: a letter of agency, a third-party verification call or an automated verification system.
- **If you call a supplier to start services**, then the company only has to make a recording of the call, with disclosures similar to a third-party verification call.

If you change your mind about an offer, the supplier must allow you to cancel your contract within 10 days of receiving your first bill, and it cannot charge any more than a \$50 penalty for cancellation outside that time frame.

In 2017, consumer advocates successfully pushed for the ICC to approve new protections for electric customers. These key rules require alternative electric suppliers to:

- Provide customers with 12 months of pricing history for a variable rate offer (an offer that can change monthly).
- Send customers a separate written notice when a variable rate will increase by at least 20 percent.
- Limit door-to-door marketing to 9 a.m. to 7 p.m. or dusk, whichever is earlier.
- Notify a customer by letter and by "one additional means of communication" that a contract is being renewed.

CUB is pushing for similar protections in the gas market.

### WHAT IS COMMUNITY AGGREGATION?

Community aggregation is when a town, county or other community area negotiates with an alternative supplier to secure electricity prices for its residents. The idea behind aggregation is that local leaders can use the collective buying power of a community to get a lower price.

In general, municipalities have done a good job finding deals, but the electricity market can vary widely from year to year, so there's no guarantee of savings. If your community has an aggregation plan, you will be automatically signed up for the town's electricity deal unless you opt out or are already enrolled with another alternative supplier.

Ask these questions to see if the offer is right for you:

- How does the price compare to the utility's current supply charge?
- When does the contract expire?
- Will I have to pay a monthly fee as part of the offer?
- Will I have to pay an exit fee to get out of the plan?

Check your bill regularly to see if the correct company is supplying your electricity.

### WHAT IS A GREEN PLAN?

Some alternative suppliers offer “green” or “clean power” plans, which are typically more expensive than standard electric offers. If you sign up for a green plan, it does NOT mean that your home will be directly powered by wind or solar energy.

What it means is that the supplier will take some of your money to buy Renewable Energy Certificates, or RECs, on your behalf. RECs guarantee that renewable energy is being added somewhere to the power grid—but not necessarily delivered to your home.

RECs are a way to measure the environmental benefit of electricity generated from renewable sources. The buying and selling of RECs increases the incentive for developers to build renewable energy plants (wind and solar farms)—but not necessarily in your immediate area.

The RECs may come from renewable energy projects in the company's portfolio, or they may come from another company or even another state. Ultimately, though, the electricity flowing into your home will still come from the same sources of power that your utility uses.

The power grid is constantly being fed by thousands of sources, from the dirtiest coal plant to a wind farm. When you turn on the TV or crank up the air conditioner, there's no way to guarantee that the electricity is coming from renewable energy.

This might come as a surprise to many consumers because of the sometimes misleading and confusing marketing of green plans. And often these deals come at a hefty price.

Signing up for a green plan can be a legitimate choice but it is not your only green choice. There are other ways to help the planet without paying extra. Practicing energy efficiency at home is, by far, the easiest fix. The greenest, cheapest kilowatt-hour is the one you never use.

Also remember that in Illinois, the utility companies must purchase a certain portion of their total load from renewable sources; this requirement is known as the Renewable Portfolio Standard (RPS).

CUB believes the most effective long-term solution to bringing clean energy to Illinois is to increase the RPS and promote strong energy efficiency and demand response programs. (See the next section for more information on helpful programs in Illinois.)

### AM I WITH AN ALTERNATIVE SUPPLIER?

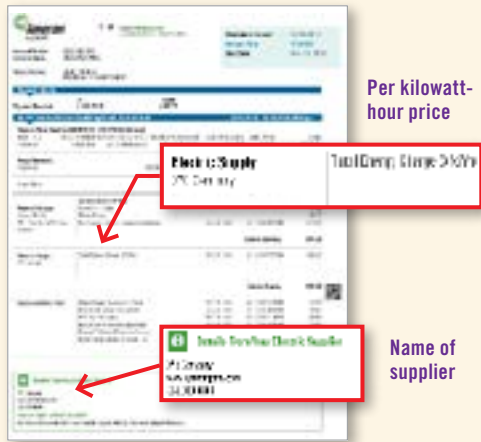
Your bill is divided into three parts: supply, delivery and taxes. Supply is what you pay for the actual electricity you use. Delivery covers the charges for getting the power delivered to your home. If you're with an alternative supplier, it impacts the supply part of your bill.

**BEWARE:** Even if you're with an alternative supplier, you will continue to get a bill from your regulated utility. Suppliers include their charges on the supply section of your utility bill.

People on a bad deal often tell CUB they had no idea they were with another company until their bill went up. The following are examples of where to look on your bills to check each month if you are with an alternative supplier.

**AMEREN ILLINOIS**

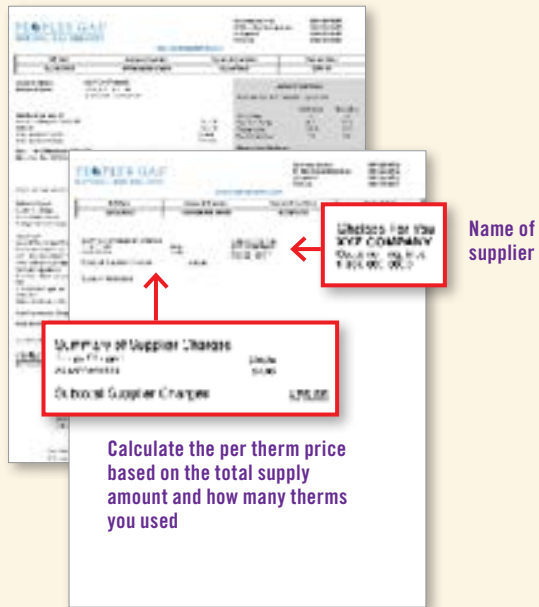
If you're with another supplier, its name should be in the supply section of your bill. You should be able to see the per kilowatt-hour price you're paying with that supplier.



**PEOPLES GAS/  
NORTH SHORE  
GAS**

If you're with another supplier, that info is most likely on page 2 of your Peoples/North Shore bill, under "Summary of Supplier Charges."

If the bill does not list a per-therm alternative supplier rate, you have to figure it out yourself based on the total supply amount and how many therms you used.



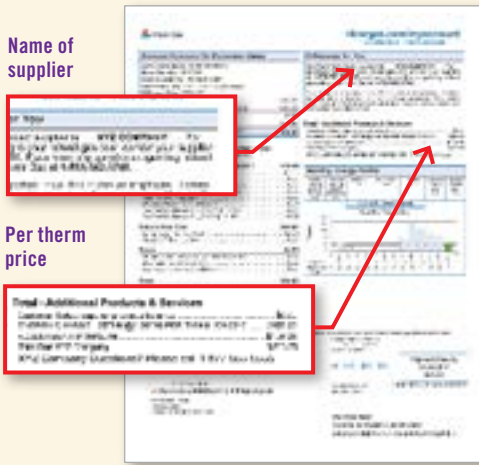
# GAS AND ELECTRIC DEREGULATION

## NICOR GAS

If you're with another supplier, its name should be on page 1, under "A Message for You." A per therm rate for the alternative supplier should be listed under "Additional Products and Services."

Name of supplier

Per therm price



## COM ED

If you're with another supplier, its name should be in the supply section of your bill, on pages 1 and 2. On page 2, you should be able to see the per kilowatt-hour price you're paying.



Name of supplier



Per kilowatt-hour price

# WAYS TO SAVE

## SPECIAL ELECTRIC PRICING PLANS

While we warn people about bad deals from alternative suppliers, we also try to alert people about good choices in the market. Most of us pay a flat rate for electricity based on how many kilowatt-hours we use in a given month. But advanced meters from ComEd and Ameren Illinois allow you to enroll in flexible, money-saving electricity plans based on the times of day you use electricity.

Over the course of the day, electricity market prices fluctuate from less than a penny per kilowatt-hour (kWh) in the middle of the night to double digits during peak times. (Think a hot summer day when factories hum and people crank up their air conditioners.)

Those peak times—a relatively small number of hours—drive up our electric bills for the entire year. That's because in order to be ready for peak

<b>TRADITIONAL ELECTRIC PRICE</b>	<b>PEAK TIME PROGRAM</b>	<b>HOURLY PRICING PROGRAM</b>
Charges you a set rate that only changes twice a year.	Rewards you with a bill credit if you put off heavy electricity usage during peak times on certain days.	Charges electricity rates that change hourly.
No risk, but no reward.	No risk, low/high reward.	Some risk, high reward.
You are stuck on a bloated rate that offers no flexibility to take advantage of lower market power prices	Smart actions at home reward you with a bill credit. No penalty if you are unable to curb your usage.	You pay much lower power rates—maybe even zero, or negative— during hours when demand is low.
N/A	ComEd Peak Time Savings: 1-844-852-0347  Ameren Peak Time Rewards: 1-888-596-5497	ComEd Hourly Pricing: 1-888-202-7787  Ameren Power Smart Pricing: 1-888-596-5498

demand, the power generators have to build enough power plants. Those plants cost big money to build and maintain—even though some of them are only used a few times a year, during those hours of intense demand.

Demand response (DR) is an umbrella term for any program that pays consumers and big industries to shift electricity usage away from peak times, when power demand is highest.

DR programs help reduce electricity demand overall, and that reduces power prices across the market. They also improve reliability by reducing stress on the grid. And because coal plants work their hardest during peak demand times, reducing that demand means less pollution.

### ENERGY EFFICIENCY INCENTIVES

Federal and state government and local utilities offer several programs designed to help you use less electricity, gas and water. Sometimes these take the form of discounts or instant rebates on products in retail stores, making it significantly cheaper for you to buy a more efficient appliance.

In many cases, your utility company can help you find the right program. The company may even offer free products and services, such as light bulbs and energy assessments.

To find out what is available in your area, contact your utility or the Citizens Utility Board, 1-800-669-5556, or visit the Clean Energy page at [CitizensUtilityBoard.org](http://CitizensUtilityBoard.org).

### SOLAR POWER FOR YOUR HOME

New laws and lower costs have made solar much more affordable for Illinois residents. Consumers can now take advantage of state and federal incentives to help cover the costs of installing rooftop solar.

If you live in an apartment, have too much shade, or can't install solar directly on your own roof for any reason, community solar may be the right option for you.

The solar scene in Illinois is changing rapidly. For the latest info, visit the Clean Energy page at [CitizensUtilityBoard.org](http://CitizensUtilityBoard.org).



# FINANCIAL ASSISTANCE



## YOUR RIGHTS

Illinois law provides additional protections for households designated as low income.

A household is considered low income if it meets the state's income criteria, and the administrator with the Low Income Home Energy Assistance Program (LIHEAP) informs the customer's utility of this status.

Such utility accounts are eligible for:

- A waiver of late-payment fees.
- A waiver of a new customer security deposit that is based solely on credit score.
- A security deposit billed in five installments instead of three.
- A lower down payment and longer repayment period on a deferred payment arrangement, though terms still vary seasonally (refer to page 14).

## FINANCIAL ASSISTANCE

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- Protection from disconnection for nonpayment between December 1 and March 31 of the heating season in which the LIHEAP funds were applied, regardless of temperature.

If you have trouble keeping up with your bills, double check your qualifications for LIHEAP every year and be sure to keep track of the expiration date for your household's low-income designation. These protections can be just as important as the financial assistance itself.

Note: If the low-income designation is established after September 1, it will remain in effect until December 31 of the following year. Designations before September 1 will remain in effect until December 31 of the same year.

### LIHEAP

If you cannot afford your utility bills, the Low Income Home Energy Assistance Program (LIHEAP) may be able to help. This is a federal program, supplemented by the state of Illinois.

Households at or below 150 percent of the federal poverty level are eligible to receive an annual grant on their gas and/or electric bill.

Sometimes, you may also use the Percentage of Income Payment Plan (PIPP), which gives you a monthly stipend instead of an annual grant.

Either way, the amount of the grant is determined by the size and income of the household, as well as the size of the bill. Funds are paid monthly to your utility company once you have paid your monthly portion. That out-of-pocket amount is determined by your income, your energy rates, and your energy consumption.

To find out if you qualify and where to apply, call the Keep Warm Illinois hotline at 1-877-411-9276.

### IHWAP

If your household meets certain income guidelines, you may be eligible for free weatherization work on your home through the Illinois Home Weatherization Assistance Program (IHWAP). This is a federal program that helps low-income households save energy and money.



If you qualify, program contractors will develop a work plan for your home and provide a variety of services at no cost, such as air sealing, insulation, and certain appliance upgrades. Eligibility and coverage for this program varies. To find out if you qualify and where to apply, call the Keep Warm Illinois hotline at 1-877-411-9276.

### UTILITY PROGRAMS

Many utility companies offer their own financial assistance programs in addition to what the government offers. Funds for these programs usually come from corporate giving, legal obligations, or customer donations. Availability and eligibility criteria for these

kinds of programs vary from year to year, so contact your gas and electric companies directly to find out what kind of assistance they offer.

### LOCAL CHARITIES

Some community-based organizations and charities may provide help under specific circumstances. Reach out to your township, village hall, or local elected official's office for more information about what is available in your area.

# HOW TO COMPLAIN TO THE UTILITY

We hear a lot of stories from exasperated consumers who have contacted their utilities with a complaint or question, only to spend hours on the phone on hold or talking with customer service representatives who aren't helpful or are just plain rude.

There are steps you can take to make your call as effective as possible.

- 1. Be prepared.** Before you dial up your utility, make sure you have a notepad and pen ready, your account number, and all the relevant documents for your inquiry (past bills, letters from the utility, etc.).
- 2. Know what you want.** Prior to making the call, know exactly what your goal is, and even jot it down before you make the call. For example, "I want a refund or at least an explanation as to why I shouldn't get one," or "I want my meter to be checked," or "I want to know what my options are for getting my power turned back on."
- 3. Stay calm, polite and persistent.** It's easy to lose your cool, especially when you're on the receiving end of poor service or are in a desperate situation, such as having your power turned off. But don't give the utility a reason to label you as "difficult" and not grant your request. Remember, you can be persistent and clear about your goal, and polite and calm at the same time.
- 4. Ask if you can record the call.** Just remember, under Illinois law, you have to get permission before you record a call. You should always take comprehensive notes, but recording the call can be helpful.
- 5. Be thorough.** At the beginning of the call, take down the rep's full name, employee ID (if he or she has one), and the time of the call.
- 6. Get clarity.** At the end of the call, summarize what you heard from the customer service rep to make sure it's in line with your understanding of the call, and ask what the next steps are, including when you should expect a response from the utility. Keep in mind that the utility has 14 days to

## HOW TO COMPLAIN TO THE UTILITY

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respond to your complaint. Be sure to ask for your complaint number. All customer complaints to the utility must be assigned a number that the utility is required to keep for two years.

**7. Go higher if needed.** If you are concerned that your complaint has not been properly heard and documented, or is not being properly addressed, politely ask to speak with a supervisor. State regulations require that customer service representatives submit such a supervisor request on the same day.

**8. Get social.** While you should always call the company's customer service number first, if you think you're getting poor service you can complain on social media. Companies hate bad PR and many now have Twitter and Facebook pages that can be an effective forum to air your grievance. Just stick to the facts, be polite, don't use profanity, and address the company only (don't call out a specific customer service rep by name).

**9. Contact CUB.**

If you've taken all of these steps and are unhappy with the service you received during the call, contact CUB to learn more about your rights

and options in your particular situation. In some situations, it may be better to file a complaint with the ICC. CUB will inform you if that is the case.

Submit a complaint or an inquiry on CUB's website at [CitizensUtilityBoard.org](http://CitizensUtilityBoard.org), or call CUB's Consumer Hotline at 1-800-669-5556.



# HOW TO CONTACT YOUR UTILITIES



Generally, call center hours are 7 a.m.–7 p.m., Monday–Friday.

Remember, if you plan on doing any projects that involve digging on your property, ALWAYS call 811 at least a few days before the work begins. Give the details of the project to the operator at the call center. The center will notify your local utilities, which will mark the location of underground lines with flags or paint to help you avoid accidents.

## **Ameren Illinois**

[ameren.com/illinois](http://ameren.com/illinois)

Residential: 1-800-755-5000

Business: 1-800-232-2477

## **Commonwealth Edison**

[comed.com](http://comed.com)

Residential: 1-800-Edison-1 (1-800-334-7661)

Spanish: 1-800-95-Luces (1-800-955-8237)

Business: 1-877-4-ComEd-1 (1-877-426-6331)

## HOW TO CONTACT YOUR UTILITIES

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### **MidAmerican Energy**

[midamericanenergy.com](http://midamericanenergy.com)

Residential: 1-888-427-5632

Business: 1-800-329-6261

24/7 emergency line for gas odor: 1-800-595-5325

24/7 emergency line for power outage/wires down: 1-800-799-4443

### **Nicor Gas**

[nicorgas.com](http://nicorgas.com)

Residential/business: 1-888-Nicor4U (1-888-642-6748)

### **North Shore Gas**

[northshoregasdelivery.com](http://northshoregasdelivery.com)

Residential: 1-866-556-6004

Spanish: 1-866-556-6003

Business: 1-844-889-3502

24/7 emergency line for gas odor: 1-866-556-6005

### **Peoples Gas**

[peoplesgasdelivery.com](http://peoplesgasdelivery.com)

Residential: 1-866-556-6001

Spanish: 1-866-556-6003

Business: 1-844-889-3501

24/7 emergency line for gas odor: 1-866-556-6002

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### **Illinois Commerce Commission (ICC)**

Consumer Services Division

Division Hours: Monday–Friday 8:30 a.m.–5 p.m.

[icc.illinois.gov](http://icc.illinois.gov)

1-800-524-0795

### **Citizens Utility Board (CUB)**

Consumer Advocacy Department

Department Hours: 9 a.m.–4 p.m.

[citizensutilityboard.org](http://citizensutilityboard.org)

1-800-669-5556



Citizens Utility Board  
309 W. Washington, Suite 800  
Chicago, IL 60606  
1-800-669-5556  
[www.CitizensUtilityBoard.org](http://www.CitizensUtilityBoard.org)