

Evaluating Low Income Programs: How and Why

Ameren Missouri Keeping Current Program Evaluation Focus: Defaulted Customer Interviews

Connie Taylor, Ameren Missouri Supervisor, Credit and Collections



Ameren Missouri Keeping Current Program Overview

Keeping Current – *on time monthly payments; increased affordability*

- Customers make an initial payment of 1/12th of total unpaid account balance.
- Customers are placed on Budget Billing
- The customer's past due amount is eliminated over a 12 month period
- Ameren Missouri will provide a monthly bill credit of \$25 to \$90 for 24 months.

Keeping Cool – *increased affordability*

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



Program Impacts Summary

Bill Payment

- Keeping Current
 - Increase in payment regularity
 - Increased coverage rates
 - Fewer missed payments
 - Decline in balance

Assistance

- Reduced LIHEAP Receipt

Collections

- Keeping Current
 - Reduction in collections actions
 - Reduction in service terminations

Keeping Current Evaluation Goals



Analysis of the Keeping Current Customer



What's working well



What's not working
(New Approach)



How to improve the program?



Defaulted Customer Interviews

In depth Phone Interviews

- 25 Keeping Current Participants
- Defaulted for 2 missed payments
- \$25 Visa gift card incentive to complete interview

Research Topics

- Keeping Current status confirmation
- Program understanding
- Reasons for missed payments
- Additional assistance needed and received

Recommendations

- Ø **Agency should provide education regarding requirements and benefits**
- Ø **More than one missed payment and removal notification**
- Ø **Additional time for bill payments**
- Ø **Flexibility in bill due date**

Post Evaluation Program Changes



- Increased funding - \$250K in Funding
- Increased Income Eligibility to 150% of Federal Poverty Level
- Increased Monthly Credit for Alternate Heat by \$10
- Monthly Credit Exception
- Established Keeping Current Agency Work Group

In Progress

- Preferred due date
- Increase in agency administrative fees
- Customer Communication and Education Plan



Program Vision

Customers

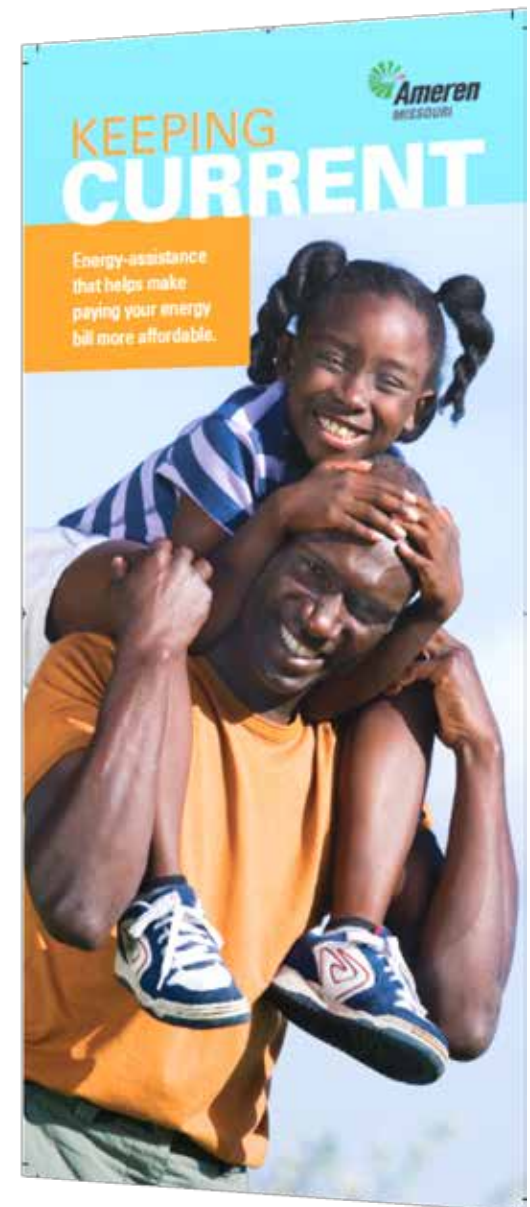
- Greater affordability/reduce energy burden
- Increased sustainability and stability
- Greater customer satisfaction

Energy Assistance Agencies

- Improve customer satisfaction
- Service more customers in need
- More robust tool to combat poverty

Ameren Missouri

- Improve customer satisfaction
- Reduce uncollectibles and O&M
- Support commitment to our community





Thank you!

Questions?



AMEREN MISSOURI
CUSTOMER EXPERIENCE

Attitude. Accountability. Results.