

Grandmother:
The company knows I am low-income. But since Junior does not use a nebulizer anymore, they said his asthma does not qualify. They told me I would need a doctor's note certifying that he needs electricity for his medical treatment.

2
Nurse:
The law protects any low-income patient with an ongoing serious illness or chronic serious illness from losing electric and gas service — even if their illness or treatment is not directly tied to electric or gas service. Healthcare providers (MD, NP, PA) can certify this eligibility with a signed letter to the utility company. We can write one for you.

Grandmother:
Thank you so much! Can somebody here help me call the electric company so they turn my service back on as soon as possible?

3
Nurse:
Absolutely, but first I want to make sure you know electric bills will continue to come. Some ways to manage this are:

- Always conserve energy.
- Paying as much as you can — even a couple dollars a month — toward your bill establishes a good-faith payment history.
- Call ABCD Boston (617-348-6000) for help with preventive debt reduction programs such as Fuel Assistance, Weatherization, etc.
- Contact your utilities providers for low-income discounts (~ 10%) based on proof you receive public benefits, or are eligible (and applying) for fuel assistance.

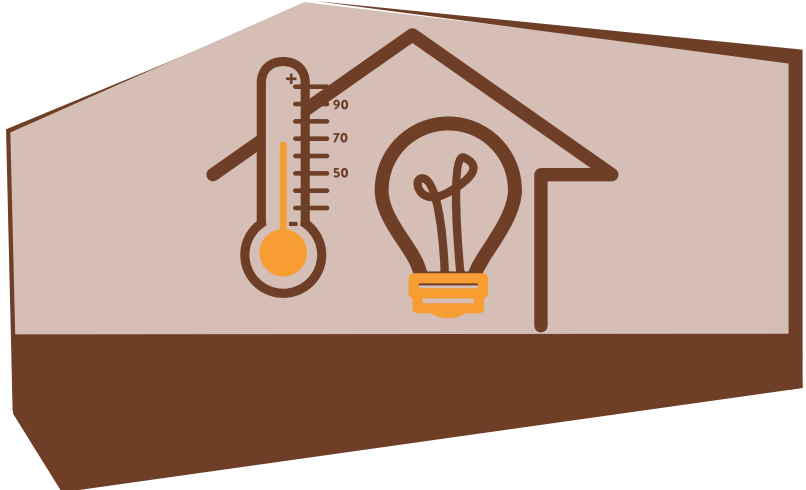
Grandmother:
I understand. After we call the electric company, I will call ABCD to sign up for as many energy conservation and cost-savings programs as possible.

4
Nurse:
Excellent. Remember that you have to provide ongoing proof of your income and of Junior's serious medical condition. Mark your calendar for 3 months from now to resubmit your financial hardship form and to ask me for an updated medical certificate within 6 months.

Sample Letter
[Main Street Medical Center Letterhead]
[Date]
To Whom it May Concern:
Ms. Smith is a patient of mine who resides at [PATIENT ADDRESS] and has a [SERIOUS ILLNESS OR CHRONIC SERIOUS ILLNESS].
Optional, at clinician's discretion with patient permission:
[DESCRIPTION OF DIAGNOSIS].
Therefore, in accordance with the state law, kindly protect utility services at this address from shut off.
Yours Truly,
Mary Jones, MD
Co-chair, Dept. of Psychiatry
Main Street Medical Center

Shut-off Prevention Strategies for Electric and Gas Service

 **An It Takes Two** Guide for Patients and Providers 



Medical  Legal Partnership | Boston
RAISING THE BAR FOR HEALTH

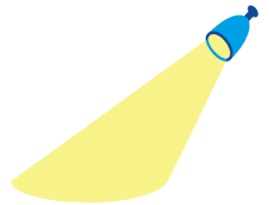
Acknowledgments:
This resource was made possible through support from the **J.E. & Z.B. Butler Foundation**. We are grateful to the **National Consumer Law Center (NCLC)** for its contributions to the content.

Designed by Artists for Humanity

Information contained in this document is for educational purposes only and does not constitute legal advice or establish an attorney-client relationship. If patients or caregivers have specific questions, they should contact a lawyer or advocate.

February 2017

v. 3



Grandmother:
My electricity was shut off. I cannot afford to pay both my heat and electricity bills, but the electric company says I do not qualify for a “protected account”

Nurse:
What an overwhelming and stressful situation. Let’s start with the basics. Some low-income households are entitled to keep gas and electric service on even if they are behind in their bills. Here are some pathways to those protections:

Utility shut-off protection only assures continued service. Your bills still pile up.
For further information, see NCLC’s *Keeping the Heat and Lights On* at <http://www.nclc.org/special-projects/stay-connected.html>

Spotlight on Verified Medical Conditions

- Serious illness = short-term genuine medical problem (e.g., flu, broken bone).
- Chronic serious illness = longer-term genuine medical problem (e.g., clinical depression, asthma).
- Physical, mental and cognitive illnesses count! There is no list of eligible illnesses — provider judgment is honored.
- You do not need to show a “direct” connection between the illness and utility service in question.
- Any illness in the household applies — not just the health of the utilities account holder!
- Patient Privacy: you do not need to share the exact diagnosis. Do make sure the letter has the legal term “serious illness” or “chronic serious illness.”

Pathways to Utility Shut-off Protections

All Incomes

Low Incomes
Financial Hardship = earning up to 60% of Area Median Income (for MA)
For FY 2017 = \$54,925 for a family of 3
To certify Financial Hardship, a family must:

- submit the company’s “financial hardship form”
- have the account-holder (whose name is on the bill) sign the form
- include cash income from all household members
- submit updated “financial hardship form” every 3 months!

Everyone in Household is Age 65 or Older
Offer evidence: state ID, federal ID, DTA paperwork, or health care provider letter certifying age.

All Adults in Household are 65 or Older, Plus One or More Minors Live in the House
Offer evidence: state ID, federal ID, DTA paperwork, or health care provider’s letter certifying age.

Infant Under 1 in Household
Offer evidence: birth certificate, religious ceremonial certificate, DTA paperwork, or health care provider’s letter certifying age.

Winter Moratorium
From November 15th to March 15th each year MA law prohibits shut-off of gas-powered heat and electricity that powers any heating system.

Verified Medical Condition
Serious illness or chronic serious illness certified by a care provider (MD, NP, PA).
Submit updated serious illness letter every 3 months!
Submit updated chronic serious illness letter every 6 months!

Strict consumer-friendly policy requires written authorization from MA Dept. of Public Utilities before company can shut off service

Utility Shut-Off Protection

1