



Payment Assistance Guide

How to get one-time and long-term help with energy bills.

Michigan 2-1-1 offers free and confidential support 24 hours a day.

Visit mi211.org or call 2-1-1 to get assistance with bills, food banks, shelter and more. A specialist will connect you to a local organization that will help identify the best solutions for you, including programs in this guide. Translation services are also available.

Don't wait for the worst-case scenario.

Even if you did not qualify for help in the past, you may be eligible for one or more programs today.

Para ver en español • ConsumersEnergy.com/Translate

State and Federal Programs

Eligibility may be based on Federal Poverty Levels. View the latest guidelines at ConsumersEnergy.com/Assistance

State Emergency Relief (SER): To qualify, you must have an income at or below 150% of the Federal Poverty Level, be past-due on an energy bill, facing shut-off or currently disconnected. Apply at Michigan.gov/MIbridges or at your local Department of Health and Human Services to get help with energy-related bills such as heating fuel and electricity.

Consumers Affordable Resource for Energy (CARE): You must apply to and qualify for SER to be eligible for this consistent monthly bill and past-due balance forgiveness program. Your SER agency navigator can help you enroll in CARE or you can call 2-1-1 for assistance. Learn more at: ConsumersEnergy.com/CARE

Weatherization Assistance Programs: If income is at or below 200% of the Federal Poverty Level, call 2-1-1 to see if you qualify for home projects that can help lower your energy use and bills.

Home Heating Credit: If your income is at or below 110% of the Federal Poverty Level, apply Jan. 1 – Sept. 30 each year through Michigan.gov/Treasury. You do not need to file taxes to qualify.

Michigan Veterans Trust Fund: Eligible veterans and their families can receive temporary hardship assistance, including energy bill help. MichiganVeterans.com • 800-642-4838

We're here to help:
ConsumersEnergy.com/Assistance
800-477-5050
Telecommunication Relay Services: 7-1-1

Energy Savings Tips:
ConsumersEnergy.com/Save

Our Programs

Budget Plan: Pay the same amount each month based on your past use. We review your actual energy use every four months and adjust future bill amounts, if needed.

Home Energy Savings: We assess your energy use, install energy efficient upgrades and customize a report with more ways to save. Schedule at ConsumersEnergy.com/HEA

If your income is at or below 200% of the Federal Poverty Level, extra options are available at:
ConsumersEnergy.com/HelpingNeighbors • 877-448-9433

Payment Arrangement Plan: With a down payment, your balance is split evenly and then paid weekly, bi-weekly or monthly.

Release of Customer Information: Allow a trusted and willing friend, relative or agency to contact us on your behalf. They are not responsible for your payments.

Service Credits: Those who receive state or federal energy assistance are eligible for Electric and/or Natural Gas Assistance credits. Those age 65 or older who do not receive an income-based electric credit are eligible for an Electric Senior Citizen Credit.

More programs on back page



Our Programs

Continued

Shut-Off Protection Plan: Available to income-qualified customers and anyone 65 or older. After a down payment, pay the same amount each month based on your past use with year-round protection from service shut-off.

Winter Protection Plan: Available to income-qualified customers and anyone 65 or older. After a down payment, from Nov. 1-March 31 you receive shut-off protection and pay only 7% of your estimated annual bill plus any portion of a past-due balance. In April, your bill is updated based on actual energy used and you pay 9% of the updated amount until Oct. 31.

Military Active Duty: For account holders serving verified full-time, active military service during a declared state of emergency or war deployment. You still make monthly payments for energy used while enrolled. Complete a Release of Customer Information for others to manage your account or call us to temporarily disconnect service.

Medical: If a member of your residence needs medical equipment that can't operate without electricity, your account may be eligible for Medical Emergency or Critical Care shut-off protection. Submit a Medical Certification Form with a physician or Public Health Official signature for this option. Learn more at ConsumersEnergy.com/LifeSupport

For additional information on safety and customer rights, visit ConsumersEnergy.com/CustomerGuides

Consumers Energy *Count on Us®*