



# 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](https://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](https://ConsumersEnergy.com/Translate)

# State and Federal Programs

Eligibility may be based on Federal Poverty Levels. View the latest guidelines at [ConsumersEnergy.com/Assistance](https://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](https://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](https://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](https://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](https://MichiganVeterans.com) • 800-642-4838



We're here to help:  
[ConsumersEnergy.com/Assistance](https://ConsumersEnergy.com/Assistance)  
**800-477-5050**  
Telecommunication Relay Services: 7-1-1

**Energy Savings Tips:**  
[ConsumersEnergy.com/Save](https://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](https://ConsumersEnergy.com/HEA)

If your income is at or below 200% of the Federal Poverty Level, extra options are available at: [ConsumersEnergy.com/HelpingNeighbors](https://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](https://ConsumersEnergy.com/LifeSupport)

For additional information on safety and customer rights, visit [ConsumersEnergy.com/CustomerGuides](https://ConsumersEnergy.com/CustomerGuides)

**Consumers Energy** *Count on Us*<sup>®</sup>