

## Energy Assistance and Utility Provision in Connecticut

A confusing aspect of pediatric and family medicine practice is the determination of family eligibility for energy assistance, and when it is appropriate to sign the medical assessment forms produced by patients who request assistance to keep utilities on when the threat of imminent turn-off is presented. The following articles provide some guidance and assistance to clinicians who are faced with these difficult decisions, i.e. when to sign the form indicating that a patient has a “life threatening situation” or “serious illness.”

### Keep the Power On: Programs and Assistance

*Bonnie Roswig, MLPP Senior Staff Attorney*

The fuel and economic issues that face the country this winter directly impact the crisis that many of our families face in trying to keep heat and electric service on throughout the winter months. While it will no doubt be an expensive and challenging energy season, there are programs in Connecticut to assist families with limited income.

#### What are some of the key issues regarding utility shutoffs, medical conditions, and energy assistance?

##### 1. Hardship Status

Families who receive electric or gas service can ask utility companies if they are eligible for “hardship status.” If eligible, heat and electricity cannot be terminated between November 1, 2008 and April 15, 2009. Note that although utilities cannot be terminated, debt continues to accrue.

##### 2. Energy Assistance

State monetary assistance for households with income up to 150% of the poverty level (or 200% of the poverty level if household includes a member who is disabled or over the age of 60). Households with higher income may be eligible for CHAP (up to maximum of \$625 plus possible “crisis benefit”). Energy Assistance is for households who heat with electric, gas, oil, kerosene or other fuel. Applications for Energy Assistance are taken at local Community Action Agencies through May 1, 2009. Households with shut-off notices can apply for Energy Assistance through May 15, 2009.

##### 3. Arrearage Forgiveness Programs

Northeast Utilities, United Illuminating, Connecticut Natural Gas and Yankee Gas all have arrearage forgiveness programs for eligible customers. Families should contact the companies directly.

##### 4. Below Budget Payment

Families who can't afford the monthly payment as set by their provider of heat may be eligible for a “below budget” arrangement. Eligibility is determined by local social services agencies. The family should call 211 (INFOLINE) for information as to the appropriate agency to contact.

##### 5. Medical Protection

Households in which a family member has a medical condition such that the absence of electricity or heat will threaten his/her well being may be eligible for protection from utility termination regardless of the time of year. Eligibility for this protection begins with a form completed by the physician and sent to the utility company. For more information about this, contact the utility company directly.

#### What do utility companies mean by “life threatening situation” or “serious illness” referred to on forms?

Neither the statute nor regulations define “life threatening situation” or “serious illness,” the two critical terms which confuse physicians when confronted by these utility shutoff forms. Connecticut law gives doctors full discretion to determine what is considered a serious illness (a hardship which temporarily keeps the power on – *see 1 and 5 above*) or the more permanent “life threatening situation,” which implies that failure to receive heat or utilities will endanger your pediatric patient's life.

A determination that a “life threatening situation” exists protects the patient and family from shutoff on a year-round basis, regardless of the amount of money the family owes to the utility company.

#### To learn more about utility shutoffs or to schedule an MLPP presentation on this issue, please contact:

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# MLPP & CCMC Clinic

## “Keep the Power On”

CCA's *Medical Legal Partnership* recently conducted a very successful clinic at Connecticut Children's Medical Center (CCMC) to help families “Keep the Power On.”

CCMC patients and neighborhood families met with volunteers from the legal community (Black Law Student Association and Latino Law Student Association of UConn School of Law, Aetna, Ernst & Young, Central Connecticut Paralegal Association) and medical community (UConn pediatric residents, CCMC staff) to discuss household budget issues and utility problems.

Clinic participants, assisted by volunteers, met with utility company representatives to address utility problems and negotiate payment arrangements. Community Renewal Team (Hartford area community action agency) was on site to take Energy Assistance applications and applications for the “Below Budget” payment program. In all, 60 families and 20 volunteers participated in the program.

The MLPP would like to recognize CCMC, whose staff was particularly helpful in hosting and supporting the event. All participants were appreciative of food donations made by the Aetna, Stew Leonard's, Panera Bread, Crown Market of West Hartford, and Wade's Farm Stand of Bloomfield.

## Winter Heating Assistance Program

*Alyssa Norwood, MLPP Law Student Intern*

As winter approaches and heating costs remain high, households may apply for winter heating aid through CEAP (Connecticut Energy Assistance Program) or CHAP (Contingency Heating Assistance Program).

**CEAP** provides financial assistance for payment of the primary heat bill for eligible households, with the amount of assistance dependent upon household income, whether certain vulnerable individuals reside in the household, and whether heat is included in rent. Financial assistance is paid directly to the energy vendor (renters with heat included in their rental payment receive direct payment).

**CHAP** provides a one-time basic benefit of \$625 paid to the primary source-of-heat vendor for eligible households. In addition, households that heat with deliverable fuel and have exhausted the basic benefit may qualify for a one-time crisis benefit of up to \$565 of deliverable fuel.

### The following individuals are eligible for CEAP:

- Connecticut homeowners with household income at or below 150% FPL.
- Connecticut homeowners with household income from 151% to 200% FPL, where the household includes either a disabled adult or a person aged 60 or over.
- Connecticut renters with income at or below 150% FPL, whose heat is included in rent and who are paying at least 30% of their gross income for rent.

### The following individuals are eligible for CHAP:

- Connecticut homeowners and renters with family income between 150% FPL and 60% of the state median income and who are paying separately for heat, rather than having it included in their rent.

### Eligibility for both CEAP and CHAP is subject to the following asset limits:

- For homeowners, \$10,000 in liquid assets.
- For non-homeowners, \$7,000 in liquid assets.
- Exception: Assets can exceed these amounts if the sum of income and the amount of liquid assets in excess of the asset limit do not exceed the income limit. (Liquid assets are assets that can be readily accessed, such as stocks, mutual funds, savings or checking accounts. This does *not* include home equity, car values, or life insurance policies).

### CEAP and CHAP Deadlines

**11/1/08** First day fuel deliveries can be paid

**11/3/08** First day for authorization of fuel deliveries

**3/16/09** Deadline for fuel authorizations or deliveries

**5/1/09** Last day household can apply to establish eligibility

**5/15/09** Last day utility-heated household with shut off notice for primary source of heat can apply to establish eligibility

**5/30/09** Last day to submit deliverable fuel bills

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### To refer a case to the MLPP or IRNAAP

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### To submit questions for the next edition of MLPP News

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More information about the Medical-Legal Partnership Project and CCA's Immigrants and Refugees New Arrivals Project (IRNAAP) is available at [www.kidscounsel.org](http://www.kidscounsel.org) or [www.ccmckids.org/mlpp](http://www.ccmckids.org/mlpp).

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