

Electricity consumer care guidelines

Overview for support agencies & health practitioners



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The information in this document is not legal advice.

Overview

This document provides guidance to support agencies, social agencies, health practitioners and health agencies referred to in the consumer care guidelines: ea.govt.nz/consumer-care



Electricity is crucial to both wellbeing and the economy. For many of us, it's something we take for granted. For others, being able to use and afford enough electricity to stay well can be difficult.

When people are experiencing challenges in their lives, having reduced access to electricity or trouble paying bills can add to those challenges or cause serious harm.

Consumer care guidelines for domestic consumers



In 2021, the Electricity Authority published voluntary consumer care guidelines focusing electricity retailers on providing a consistent and supportive standard of service.

The purpose of the guidelines is to guide electricity retailers:

- in adopting behaviours and processes that foster positive relationships with domestic consumers;
- in helping domestic consumers maximise their potential to access and afford a constant electricity supply suitable for their needs; and
- in helping domestic consumers minimise harm caused by insufficient access to electricity or by payment difficulties.

This document refers to electricity retailer, customers and consumers.

An electricity retailer — often called a power company — is an organisation that invoices its customers directly for their home electricity supply.

Customers are the account holders who have contracts with electricity retailers for their home power supply.

Consumers are the other people residing in the premises who use electricity; for example family and friends living with the customer.

The electricity consumer care guidelines are an important reference tool which support agencies, social agencies, health practitioners and health agencies should read alongside this document.

To read the guidelines visit: ea.govt.nz/consumer-care

What this means for your organisation

Your involvement is crucial

To achieve good outcomes for at-risk consumers, electricity retailers following the guidelines will become more proactive in referring their customers or uncontracted consumers to support agencies, social agencies and/or health practitioners or health agencies for help and advice.

By working with electricity retailers, you can make a real difference to the outcomes of people who may be struggling to pay their bills or in danger if their power is disconnected. Your engagement in electricity retailers' processes is therefore crucial.

This document will help you understand where you fit in the context of the guidelines and what electricity retailers and consumers may expect of you. The information in this booklet is not legal advice.

Support agencies are those non-government agencies that offer assistance to low-income consumers or consumers facing payment difficulties, including in relation to budgeting, financial assistance, energy efficiency, and counselling.

Social agencies are government agencies with a statutory function or role to assist low income consumers or consumers facing payment difficulties.

Health practitioners and health agencies (see page 33 of the consumer care guidelines for full definitions of these terms) are involved in assessing a consumer's medical dependency on electricity or advising on health concerns relating to the use of electricity.

Supporting electricity consumers



Electricity retailers following the consumer care guidelines will work with consumers to help them access and afford a constant supply of electricity to meet their household's needs. Electricity retailers will also work with their customers if at any time they have difficulty paying an electricity bill.

An electricity retailer's consumer care policy

Under the guidelines, electricity retailers should publish a consumer care policy. It will be available on their website and can be provided by the retailer on request.

A retailer's consumer care policy is a public commitment explaining their approach to consumer care. From this, you will see how they promise to behave and support consumers, especially consumers experiencing challenging circumstances that affect their ability to access and afford electricity.

People still need to pay their bills — electricity retailers have a right to be paid. The focus is on working with customers to find solutions and keep their electricity connected.

Disconnection for non-payment should only be a last resort measure.

Electricity retailers will refer consumers who need support

If consumers struggle to access or afford the electricity they need, or if they rely on electricity to prevent serious harm to their health (known as medical dependency), the electricity retailer may refer the customer or consumer for support or advice.

Electricity retailers and referred customers and consumers will expect social and support agencies and health practitioners to understand their role within the context of the consumer care guidelines.

You should familiarise yourself with the guidelines to understand where you fit. If you receive a referral or request from an electricity retailer, it can also be useful to read their consumer care policy.

Supporting electricity consumers



What an electricity retailer should not do:

- Disconnect a customer's electricity supply for non-payment without following the process set out in the consumer care guidelines, which includes offering assistance and giving reasonable time to pay or to agree to a payment plan.
- Disconnect a customer's electricity supply for any debt not related to the supply of electricity.
- Disconnect a customer's electricity supply for non-payment if someone in the household is a verified medically dependent consumer.
- Disconnect a customer's electricity supply for non-payment at a time that would put someone in a household at risk of serious harm, for example at night, during a severe weather event, or at other times when it would be difficult to reconnect.

If a customer needs someone to act on their behalf

An electricity customer can also nominate someone to act on their behalf. Known as an **alternate contact person**, this individual can act as the main or alternative point of contact for an electricity retailer. Sometimes people choose an alternate contact who already supports them with other aspects of their lives, for example many Ministry of Social Development (MSD) clients have an agent who can act on their behalf for a range of MSD matters.

A customer can also nominate a **support person** to work alongside them to help with issues relating to their electricity supply. They can choose a friend, family member, or someone from a community organisation or support service such as yours.

Alternate contacts and support persons should not work for the electricity retailer of the customer they're supporting.

Referrals for help and advice



When a customer is experiencing or anticipating difficulty paying their bills, electricity retailers following the consumer care guidelines should work with the customer, to help them maintain an electricity supply to meet their household's needs and avoid a build-up of debt.

Depending on the customer's situation, an electricity retailer could:

- provide practical advice on energy use and how to lower costs;
- move the customer to a different or more suitable pricing plan or payment arrangement; or
- link the customer with a support or social agency for help and advice.

Sometimes electricity retailers turn down potential new customers. In this situation an electricity retailer should advise the consumer of the reason for not accepting them as a customer. The electricity retailer may also provide support by referring the consumer to a support or social agency.

What an electricity retailer should do when making a referral

When an electricity retailer makes a referral to a support or social agency they should:

- have their customer's agreement to refer them to an agency for help;
- give the customer reasonable time to receive assistance from the agency referred to; and
- work constructively and promptly with their customer and follow any protocols that have been agreed with an agency.

What social and support agencies should do when receiving a referral

When an electricity retailer refers a customer to your agency, they expect you will endeavour to assist that customer.

If you receive a referral, please respond promptly to the electricity retailer to advise of your capacity to help. Many support and social agencies experience periods of high demand. Acting promptly may mean advising the retailer you will support the customer as soon as you can. If possible, please provide the electricity retailer with an indication of when you will be able to provide help.

The faster an electricity retailer knows a process is underway, the more likely it is mutually beneficial outcomes can be reached, and potentially harmful situations such as disconnection or a build-up of debt can be avoided.

Once an agency has started working with an electricity retailer's customer, the guidelines recommend a retailer pauses any payment arrears process for 14 days provided the customer has agreed.

If the electricity retailer has agreed to a 14-day pause, they will need to be told within seven days whether the customer is engaging constructively with you. If a customer does not engage with you in a constructive way, the retailer may initiate their payment arrears process after those seven days.

Referrals for help and advice



Options for customers

Simple ways electricity retailers can help customers manage their electricity account

You should know there are a range of simple things electricity retailers can do, or offer, to help their customers, such as:

- a payment or pricing plan that lowers cost or offers more flexibility;
- · a different invoicing cycle;
- · a pause in payments for an agreed period;
- an opportunity to renegotiate payment terms if needed:
- a plan to catch up with arrears.

Different electricity retailers may have additional options they can offer to their customers in need of assistance. You can learn more about some of the possible actions an electricity retailer might take by reading the consumer care guidelines.

When a consumer's health depends on electricity

If any consumer you deal with relies on electricity to prevent serious harm to their health, suggest they talk to their electricity retailer and health practitioner about registering as a medically dependent consumer (MDC). You will learn more about this on the following pages.

When a customer's credit rating is preventing them from finding a retailer

Electricity retailers who are hesitating to accept a potential new customer because of a poor credit record should carefully consider additional relevant information, for example:

- whether the potential customer is working with and acting on the advice or assistance received from a support/social agency in good faith; and
- whether the potential customer's poor credit record is the result of historical financial pressures which are no longer affecting them.

When a customer needs to make a complaint

If an electricity retailer does not engage constructively with your agency as you work to support one of their customers, then that customer may choose to make a complaint.

Each electricity retailer has a complaints process. Engaging in this process should be the first course of action for a customer when addressing disputes. Details can be found on the electricity retailer's website, and on the customer's electricity bill, along with different options for contacting the electricity retailer to register a complaint.

If the electricity retailer doesn't resolve a complaint to the customer's satisfaction, the complaint can then be taken to Utilities Disputes. Utilities Disputes resolves complaints about electricity retailers. The service is free, independent and fair. A customer can make a complaint via an online form udl.co.nz/makeanenergycomplaint or by live chat via the website. They can also email info@utilitiesdisputes.co.nz or call **0800 223 340**.



Access to electricity is important for everyone. However, some people, known as medically dependent consumers (MDC), rely on electricity to prevent serious harm to their health.

This could be because a health practitioner has supplied or prescribed medical equipment which requires a constant supply of electricity.

If a customer or someone in their household is, or could be, medically dependent, they need to let their electricity retailer know as soon as possible, and follow a process to become verified. This includes consulting a qualified health practitioner to discuss their situation.

If the medically dependent consumer is not the customer for the premises in which they live, they can contact the electricity retailer themselves if they prefer.

What this means for health practitioners

If your patient is medically dependent on electricity, they will need a completed **Notice of Potential Medically Dependent Consumer Status (HP Notice),** verified by a qualified health practitioner. A HP Notice template can be found at: ea.govt.nz/consumer-care.

It is crucial anyone who could be medically dependent on electricity follows the process to become a verified MDC as soon as they can. When a patient asks for your help to become verified as an MDC, your patient needs you to assess their need and help them complete the HP Notice. Medical dependency on electricity could be temporary, for example, during a recovery period immediately after an operation/hospital discharge. If the medical dependency on electricity is temporary, please add an expiry date to the HP Notice and ensure the patient is aware of the expiry date. If the medical dependency is permanent or long term, please indicate this by adding "no expiry date" to the HP Notice. The patient will need to give a copy of the completed HP Notice to their electricity retailer.

Even if a consumer is medically dependent, a constant electricity supply cannot be guaranteed. Electricity supply can fail from time to time for reasons such as accidents, emergencies, equipment failures, disaster, storm, or even failure of a premises' internal wiring. Any one of these could leave a medically dependent person without electricity for a number of hours, or even days. In those situations, restoration of supply to premises containing MDCs cannot be prioritised.



When deciding if a person dependent on electricity can safely reside at home, a health practitioner should consider the following:

- 1. The reliability of electricity supply. If the consumer's electricity supply relies on self-generation, e.g. solar panels and/or batteries as the only source of electricity, whether there is enough electricity to operate medical equipment reliably; and
- 2. The impact of losing electricity. If no loss of electricity can be tolerated, or if there are set maximum time limits for the loss of electricity, a suitable standby power system may need to be provided with the medical equipment; and
- **3.** The reliability of communications. In an electricity outage, communication devices' functionality may be limited. Consumers need to be able to communicate effectively in the event of an electricity supply outage and be able to relocate or obtain alternative electricity supply before serious harm occurs.

Medically dependent consumers need to have an **emergency response plan** to minimise harm if their electricity supply fails. As their health practitioner, you should help medically dependent consumers to develop an emergency response plan before providing an HP notice. The plan should include instructions on what to do to stay safe if their electricity supply fails for any reason including how and who to communicate with.

If you discover one of your patients is not able to use the electricity they need to stay healthy, perhaps because of difficulties with payment, you can suggest they contact their electricity retailer.

Their electricity retailer may be able to connect them with a support or social agency or offer other support options, for example through the winter energy payment¹ from Work and Income, which provides eligible people with help covering the cost of heating in winter months. Work and Income may also be able to assist with an urgent power bill², or the costs of heating, if someone has no other way to pay.

The HP Notice

An HP Notice template can be found at <u>ea.govt.nz/consumer-care</u>. The HP Notice has two parts.

Part A – completed by the patient or their caregiver

This part covers the patients' details, including contact phone numbers, date of birth, their residential address and contact details for their caregiver, if applicable. The patient will also have to provide the electricity account and ICP identifiers for their residence. An installation control point (ICP) identifier is a unique identifier that is used to represent the point of electrical connection at a premises and is also used on customers' invoices.

You can assist your patients with their application by:

- checking that the patient has completed as much of the form as possible and provided all residential addresses where they reside (not a PO Box) and the name of the electricity account holder/s (if it isn't them);
- emphasising the importance of completing this form and giving it to their electricity retailer; and
- making sure they have understood and signed the consent portion of the form.

^{1.} https://www.workandincome.govt.nz/products/a-z-benefits/winter-energy-payment.html

 $^{2.\} https://www.workandincome.govt.nz/eligibility/living-expenses/heating-and-power-bills.html. And the properties of the properties of$



Part B – completed and signed by the health practitioner treating the patient

This part confirms you have informed the patient or their caregiver about all relevant aspects of using their critical electrical medical equipment (CEME), including:

- ensuring that the patient is aware of what they
 must do in the event of loss of electricity, and has
 a complete and suitable emergency response
 plan; and
- assurance that the patient has the ability to communicate effectively; and
- ensuring that the customer is aware that they should respond to contact attempts by their retailer; and
- the likely operating costs of their CEME and, if appropriate, what financial assistance may be available from the Ministry of Social Development.

You should consider whether their health allows them to communicate effectively with their electricity retailer through the verification process, and discuss alternatives with them if not, such as using a support or alternate contact person (see page 6).

Your patient's electricity retailer may contact you to seek advice on their medical dependency status.

Costs

In most cases, the consumer will have to pay any costs associated with becoming verified as a medically dependent consumer.

An electricity retailer's responsibilities

In their consumer care policy (see page 5), electricity retailers should list specific processes they have in place to minimise unexpected outages of electricity to medically dependent households, including:

- notifying households where any MDCs live of any scheduled electrical outage so they can plan how to manage it; and
- planned outages should not be changed without the electricity retailer trying to let the MDC know; and
- when emergency outages occur efforts should be made to contact the MDC if time permits.

Electricity retailers should not disconnect a verified MDC's electricity supply for non-payment. However, retailers have a right to be paid and they will pursue any debt using other means.



If an electricity retailer does not accept a consumer as medically dependent

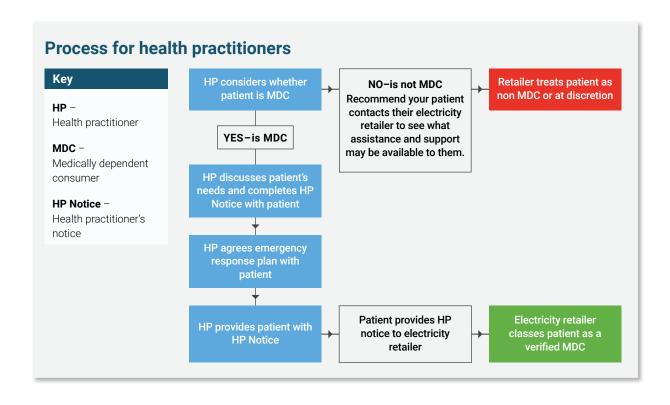
If an electricity retailer does not accept a customer, or someone in their household, as medically dependent, the customer or consumer can:

- make a complaint using their retailer's complaints process; and
- make a complaint to Utilities Disputes if their complaint remains unresolved.

For the duration of the dispute, the electricity retailer should treat the consumer's home as if a medically dependent consumer resides in it.

What you should tell your patient to do in a power cut

- In a medical emergency, call 111.
- Follow their emergency response plan if the outage puts them at risk of harm.
- Notify their electricity retailer immediately so that they are aware of the situation.
- If appropriate, contact their health practitioner as soon as possible.



Additional information and where to get advice



The Electricity Authority is an independent Crown entity responsible for promoting competition in, reliable supply by, and the efficient operation of the electricity industry for the long-term benefit of consumers.





You can visit ea.govt.nz/consumer-care to learn more about the consumer care guidelines and to download various templates and resources.

In addition to directing people to talk to their electricity retailer, there will be times when you may need to let people know about where to find information, other support options and who else might help them. Here are just a few:



At <u>powerswitch.org.nz</u> people can compare deals and check if they can save money by switching their plan or electricity retailer.



The Electricity Efficiency and Conservation Authority (EECA) promotes energy efficiency to reduce carbon emissions and to help save people money on their energy bills. Energy-saving tips can be found on their genless website genless.govt.nz/for-everyone/at-home/



MoneyTalks, moneytalks.co.nz, is a free and confidential helpline that can connect people with financial mentors and other community services. You can call MoneyTalks on **0800 345 123**.



If you or those you work with have a question or complaint about electricity or gas, contact utilitiesdisputes.co.nz. Utilities Disputes resolves complaints about electricity and gas retailers. The service is free, independent, and fair. A customer can make a complaint via an online form udl.co.nz/makeanenergycomplaint or by live chat via the website. You can also email info@utilitiesdisputes.co.nz or call **0800 223 340**.