

BEFORE THE FLORIDA PUBLIC SERVICE COMMISSION

In re: Adoption of Model Senior)	DOCKET NO. 891348-PU
Program to encourage regulated)	ORDER NO. 22618
companies to provide certain)	ISSUED: 2-27-90
assistance to senior citizens and)	
others.)	
)	

The following Commissioners participated in the disposition of this matter:

MICHAEL MCK. WILSON, Chairman
 THOMAS M. BEARD
 BETTY EASLEY
 GERALD L. GUNTER
 JOHN T. HERNDON

ORDER ADOPTING MODEL SENIOR PROGRAM

BY THE COMMISSION:

At the February 6, 1990 Agenda, the Florida Public Service Commission voted to adopt this Model Senior Program to encourage utilities and regulated companies to provide certain low-cost or no-cost services to all customers in need, with particular emphasis on service to senior citizens in the State of Florida.

This program is provided as a guideline for implementation by utilities on a voluntary basis. It is recognized that all utilities will not be able to implement all the provisions. In adopting this program, the Commission expressly made no judgment as to future cost recovery of actions taken by the companies in implementing these suggested programs.

The Commission has taken this action because senior citizens represent such a large portion of the utilities' customer base in the State of Florida; and that many of these customers have special needs. The Commission takes this step under its authority for protection of the public welfare.

Most of these programs will benefit not only senior citizens, but most other customers as well.

The program is one to be encouraged but is, in no way, mandated. However, the Commission requested utilities to send a report within 90 days of this order outlining any actions taken to implement these provisions or actions that fall within the "spirit" of the program and explanations as to why these actions cannot be taken.

DOCUMENT NUMBER-DATE

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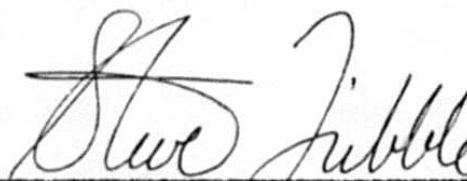
FPC-RECORDS/REPORTING

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It is, therefore,

ORDERED by the Florida Public Service Commission that the Model Senior Program is adopted; and that all investor-owned electric, gas, telephone utilities, and Class A water and sewer companies must send within 90 days of this order, information regarding the company's efforts in this area.

By ORDER of the Florida Public Service Commission, this 27th
day of FEBRUARY, 1990.



STEVE TRIBBLE, Director
Division of Records and Reporting

(S E A L)

CBM

3795G

NOTICE OF FURTHER PROCEEDINGS OR JUDICIAL REVIEW

The Florida Public Service Commission is required by Section 120.59(4), Florida Statutes, to notify parties of any administrative hearing or judicial review of Commission orders that is available under Sections 120.57 or 120.68, Florida Statutes, as well as the procedures and time limits that apply. This notice should not be construed to mean all requests for an administrative hearing or judicial review will be granted or result in the relief sought.

Any party adversely affected by the Commission's final action in this matter may request: 1) reconsideration of the decision by filing a motion for reconsideration with the Director, Division of Records and Reporting within fifteen (15) days of the issuance of this order in the form prescribed by Rule 25-22.060, Florida Administrative Code; or 2) judicial review by the Florida Supreme Court in the case of an electric, gas or telephone utility or the First District Court of Appeal in the case of a water or sewer utility by filing a notice of appeal with the Director, Division

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of Records and Reporting and filing a copy of the notice of appeal and the filing fee with the appropriate court. This filing must be completed within thirty (30) days after the issuance of this order, pursuant to Rule 9.110, Florida Rules of Appellate Procedure. The notice of appeal must be in the form specified in Rule 9.900(a), Florida Rules of Appellate Procedure.

State of Florida



Commissioners:
 MICHAEL McK. WILSON, CHAIRMAN
 THOMAS M. BEARD
 BETTY EASLEY
 GERALD L. (JERRY) GUNTER
 JOHN T. HERNDON

DIVISION OF CONSUMER AFFAIRS
 GEORGE B. HANNA, DIRECTOR
 TOLL FREE 1-800-342-3552
 (904) 488-7238

Public Service Commission

M E M O R A N D U M

February 22, 1990

TO : REGULATED UTILITIES
 FROM: GEORGE B. HANNA, DIRECTOR, DIVISION OF CONSUMER AFFAIRS
 RE : MODEL SENIOR PROGRAM

On February 6, 1990, the Florida Public Service Commission adopted the Model Senior Program. In doing so, the commission encouraged utilities to implement voluntarily the provisions of the program, and to develop new programs, to meet specific needs of elderly customers.

The commission believes that most of the recommended programs can be implemented at little or no cost to the utilities.

The commission also requests that utilities report within 90 days of the date of the order on which of the recommended programs have been implemented. Further, if a utility is unable to implement a program, please explain why not.

The report should be sent to:

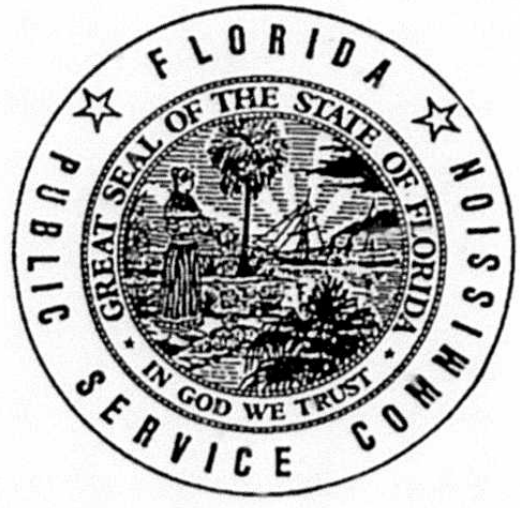
George Hanna, Director
 Division of Consumer Affairs
 Florida Public Service Commission
 101 East Gaines Street
 Tallahassee, Florida 32399

The report should be received on or before June 1, 1990.

GBH:kt

STATE OF FLORIDA
PUBLIC SERVICE COMMISSION

MODEL SENIOR PROGRAM



MODEL SENIOR PROGRAM

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INTRODUCTION

In a report on energy needs of older Americans, the Edison Electric Institute said:

"Today older Americans are confronted with a growing array of frustrations and concerns. Along with the problems that every American must face, many elderly encounter the additional problem of maintaining their standard of living with limited resources and fixed incomes, deteriorating health and loneliness. Many feel that they have been disenfranchised and pushed aside, and that they are no longer of any value to their families or their communities.

"Loneliness in the aging population is exacerbated when families move away, neighborhoods change, friends die and the fear of crime becomes a major obstacle to socialization. Many elderly are afraid to leave their homes except to shop for necessities. They are easy prey for attackers. The stigma attached to applying for welfare benefits prevents some elderly from receiving assistance that they are entitled to receive and that they rightly deserve.

"Many elderly women face additional problems. Generally women live longer than their husbands and many are unprepared to manage their financial resources or maintain their homes. Many are afraid to allow service and repair personnel into their homes to perform necessary work. Reduction of capital combined with longevity necessitates a lesser lifestyle for many women."*

What needs to be done to meet the special needs of this growing segment of the population?

Some utilities have taken commendable steps to communicate with their older customers, and develop special programs for them.

Our recommendations include some of the programs already in place, and others that could be started. We recognize that some programs would not be applicable to all utilities because of either the size or type of the utility. For the most part, the recommended programs could be implemented at little or no cost. Many of the recommended programs would be of benefit not just to senior consumers but to all consumers

* "Responding to the Energy Needs of Older Americans," Edison Electric Institute, 1986.

regardless of age.

The recommended programs have been put together by the Public Service Commission as a Model Senior Program, and regulated utilities are encouraged to implement them.

I. PROVIDE INFORMATION TO SENIOR CONSUMERS

Utilities should reach out to senior consumers to inform them of their rights and protections, the services available to them, and current rate case information. Activities to accomplish this objective include the following.

SPEAKING PRESENTATIONS

Utility representatives should actively seek out senior audiences as part of a coordinated program to establish a network of contact groups to disseminate information on a regular basis.

These presentations should include utility-related information, such as consumer protections and rights, special programs for the elderly, and money-saving options.

Utilities should publicize the presentations well in advance through the organization(s) to be addressed for maximum attendance.

And, speakers should give the audience the opportunity to ask questions and be well versed to provide authoritative answers.

BIG PRINT & PLAIN LANGUAGE PUBLICATIONS AND BILLS

Utilities should publish plain language bills, newsletters and brochures for senior consumers. These should be in 12 point, or larger, type. (What you are reading is 12 point.) Newsletters and brochures should include timely, useful information relating to senior utility customers.

MEDIA PUBLICITY

All utilities should notify the media about information of interest to senior consumers through low-cost methods, such as consumer columns in newspapers, articles in special interest publications for seniors,

public service announcements, and talk shows on radio and cable television.

SENIOR IDENTIFICATION EFFORTS

Customers should be encouraged to notify utilities if they are 62 or older (or blind or disabled) so the company will know they may be eligible for special protections against service termination. Companies are encouraged to provide at least once a year (and to new customers), on the bill or a bill insert, a simple voluntary check-off box application form which can be returned with the consumer's payment.

II. SEEK INPUT FROM SENIOR CONSUMERS

It is recommended that utilities establish a network of senior consumers and local organizations so they can identify the seniors' concerns and develop responsive policies.

ONGOING PRESENCE AT SENIOR COMMUNITY FORUMS

Company representatives should routinely attend and participate in senior citizen organization meetings to demonstrate their interest in elderly issues.

SENIOR LIAISON & CONSUMER ADVISORY COUNCILS

A senior consumer advocate should be employed by the utility and have responsibility for coordinating company efforts to work with elderly customers, help solve problems, identify special needs, and develop responsive policies.

The senior liaison should visit senior audiences in his or her service territory to present updates on topical issues, complaint resolution, and distribute up-to-date literature and programs.

In each company business office, a customer service representative should be trained to develop and maintain a network of community agencies to assist the senior liaison.

The companies should make special efforts to reach the homebound by having training sessions with such groups as Meals on Wheels, Home Health Aide, and Telephone Reassurance.

Consumer advisory councils should be formed to provide two-way communication between the company and its customers on a continuing basis. The council members should include, among others, senior citizens, senior liaisons (if the company employs one), and representatives of organizations serving senior citizens.

Utilities should establish qualifications for membership, specify the duration of terms, and the method by which meeting times, dates, and places are to be set.

Senior company executives should attend the council meetings to provide council members up-to-date information. Summary reports on the meetings should be publicized.

SENIOR ROUNDTABLES

Special meetings, semi-annually or annually, should be held to enable senior citizens to meet in their own community with company representatives.

The roundtables should be held at major population centers, and in facilities accessible to senior citizens. A high ranking utility official should attend and answer questions from senior consumers. The meetings should be publicized well in advance through the organizations(s) to be addressed.

III. PROVIDE DIRECT SERVICE & ASSISTANCE TO SENIOR CONSUMERS

Companies should develop quality programs which respond to individual needs and generic problems in the senior community. The following activities are recommended to help utilities accomplish this objective.

SIMPLIFIED BUDGET BILLING

A simplified electric budget billing plan would give customers the option of paying utility bills by averaging the previous 12-months billing. At the end of the 12 months, any deficiency or overage would be computed for the bills for the next 12-month period.

Currently, some electric companies offer budget billing programs to all customers. However, the programs may be complicated and confusing and bills may vary from month to month.

PAYMENT ARRANGEMENTS

Preferred payment dates would be offered, on request, to coincide with customers receiving social security/disability checks. Utilities should flag these customers' accounts so that no late payment charges would be billed, payment history would not be adversely affected, and in the case of telephone companies, the customer's telephone number would not have to be changed.

Telephone companies should allow customers to pay service connection charges in equal monthly installments of not less than \$15 for the first month. The balance can be paid in equal monthly installments of not less than \$5 for subsequent months, not to exceed a total of more than six months.

We encourage electric, gas, and water utilities to develop a formula for adjusting or making extended payment arrangements on excessively high bills when a leak or malfunction of the customer's appliance(s) would cause a bill to be at least higher than twice the customer's 12-month average bill.

THIRD-PARTY NOTIFICATION

A friend or relative could be designated by a senior consumer to receive any delinquent notice that might result in suspension of service. The person so designated could inform the utility of any problem that might exist so that the senior consumer could avoid disconnection of service.

BILLING INFORMATION

Telephone companies should actively identify senior consumers and ensure the customer understands, and has, the services for which he or she is paying.

Because of the changing telecommunications industry, the companies should explain -- in simple, plain language -- what maintenance plans cover and do not cover, how to choose a long distance carrier, and billings for long distance and other calls for which they may be charged.

EXTRA SECURITY PLANS

Special billing plans should be developed by utilities to help avoid service disconnections.

Utilities should not disconnect service for non-payment for an amount less than \$50 or a two-month bill.

Utilities should not require new or additional deposits without first giving the consumer credit counseling and the opportunity to improve his or her payment record.

Lenient and specific payment arrangements should be offered to consumers in event of unexpected personal or financial problems that prevent a customer from paying bills by the due date.

Companies should provide a "mobile branch office" which regularly visits condominiums and senior community locations to permit older customers the opportunity to pay bills, issue service orders, ask questions, and register complaints. (While we recognize this may not be a feasible option for some smaller utilities, the possibility of such an option should be investigated.)

PROGRAMS FOR THE HEARING/SIGHT IMPAIRED

Special programs, services, and equipment should be made available to assist hearing and sight-impaired customers.

Utilities are encouraged to provide access to the hearing impaired by way of a Telecommunications Device for the Deaf (TDD) and make use of a volume control telephone with amplified transmitter.

Telephone companies should make available TDDs for private, non-profit, non-tax supported organizations serving the deaf or hearing impaired, schools for the deaf, schools with significant programs for the deaf, and state agencies having public contact.

Telephone companies should list in each directory that the Public Service Commission's Division of Consumer Affairs has a TDD.

For sight-impaired customers, utilities should develop programs, in coordination with community organizations, to mark, or insert a braille placard on appliances' comfortable and efficient heating and cooling temperatures.

Utilities should share information with one another on successful programs.

SENIOR VOLUNTEER PROGRAMS

Retirees should be recruited and trained to advise senior consumers having financial difficulty, to speak to senior groups about the different utility services, and to handle calls from seniors who might better relate to speaking to another retiree.

Utilities should make sure senior volunteers are provided with necessary information and training to keep them up-to-date on company services.

WEATHERIZATION PROGRAMS

Utilities should develop free or low-cost programs to assist low-income homeowners in weatherizing their homes. The utility should perform an energy audit to determine what low-cost conservation measures could be made to help lower utility bills.

The measures should include, but are not limited to, weather-stripping, caulking, installing water heating blankets and hot water pipe insulation, replacing washers in faucets, and changing air conditioning filters.

Also, utilities should offer a workshop for homeowners senior consumers to show how their home could be made more energy efficient.

The workshop should consist of at least two sessions in which qualified utility representatives would show the consumer how to evaluate his or her own home and what to look for, and how to make the improvements and what materials to use.

SHARE PROGRAMS

Utilities should develop a program to assist the low-income, elderly, and/or handicapped consumer by paying utility bills in an emergency situation. Qualifications and the methods of distribution of monies should be worked out with a local community agency distributing the funds. Companies should give all utility customers the option of contributing to the fund at least once a year.

DIRECT PAYMENT PLAN

Utilities should offer consumers a plan that would allow the utility bill to be electronically paid from the customer's bank account, upon authorization of a customer.

BUDGET TELEPHONE SERVICE

Telephone companies should consider a low-cost, optional local service plan of the type offered for many years by GTE Florida, Inc. This program offers customers 30 outgoing calls at a monthly rate that is 40 percent less than the regular monthly rate for one-party residential service. Each call over 30 is billed at 10 cents per call.

This type of plan, simple and easy to understand, is considered ideal for customers such as senior citizens who may make few outgoing calls and have a telephone mainly in case of an emergency and to receive incoming calls.

GTE's message rate program now has nearly 77,000 subscribers, or approximately six percent of the total customer base.

IV. IMPROVE COMPANY RESPONSIVENESS TO SENIOR CONSUMERS

Utilities should increase their employees' awareness of the special needs and problems of senior consumers.

SENIOR AWARENESS TRAINING

Utilities should train employees, especially those who come in contact with customers, to recognize and respond more effectively to the needs of senior citizens.

The program should include the development of a senior resource directory and provide a liaison with senior service organizations.

GATEKEEPER PROGRAMS

Utility customer service representatives and meter readers should be trained to look for signs of distress by senior customers who may need assistance. The senior citizen would then be put in touch with the proper community agency for help.

GENERAL PROVISIONS

In carrying out the model utility senior program, each regulated utility should:

- 1) Actively pursue the objectives set forth in the model;
- 2) Establish specific initiatives which contribute to achieving these objectives;
- 3) Monitor and evaluate effectiveness of participation in senior programs;
- 4) Publicize and promote these initiatives in plain language through brochures, bill inserts, posters in company business offices, the media, and intermediary groups.

Each company is encouraged to devise innovative programs to meet the program objectives according to the specific needs of its elderly customers.