

NSTAR ELECTRIC COMPANY D/B/A EVERSOURCE ENERGY

2020 Small Commercial Arrearage Forgiveness Program COVID-19 Plan September 17, 2020

NSTAR Electric Company d/b/a Eversource Energy (“Eversource” or the “Company”) 2020 Small Commercial Arrearage Forgiveness Program is a program designed to meet the needs of financially challenged small commercial¹ customers to assist in paying arrears due to the Company that have accrued or increased during the Commonwealth of Massachusetts’ State of Emergency (“State of Emergency”) addressing the COVID-19 pandemic (“AFP” or the “Program”). As a result of the COVID-19 pandemic, and in coordination with Customer Assistance Working Group convened in D.P.U. 20-58,² the Company submits this Small Commercial AFP to be made available to eligible small commercial customers, as defined herein.

The Program will be available for eligible customers, as defined below, commencing on the date the Program is approved by the Department of Public Utilities (the “Department”) until December 31, 2020. The Company may seek approval by the Department for an extension of the Small Commercial AFP. Prior to granting approval of any request for an extension of the Small Commercial AFP, the Department will consider any objections or comments from members of the Customer Assistance Working Group.

A. Program Goal

The Program has two main goals:

- (1) To encourage small commercial customers to enroll in, and successfully complete, a payment plan; and
- (2) To enhance assistance to the Company’s small commercial customers that have developed or have increased arrears during the State of Emergency by providing a program that helps to provide economic relief through a reduction of accrued arrearage.

B. Enrollment Eligibility Requirements

A small commercial customer must call the Company to enroll. To qualify, a customer must:

- Have an active small commercial electric³ account in their name with the Company billed under rate class and rate codes shown on Exhibit 1; and

¹ Small Commercial customers are those receiving service on rates as shown in Exhibit 1

² Inquiry of the Department of Public Utilities into Establishing Policies and Practices for Electric and Gas Companies Regarding Customer Assistance and Ratemaking Measures in Connection with the State of Emergency Regarding the Novel Coronavirus (COVID-19) Pandemic, D.P.U. 20-58 (May 11, 2020).

³ Electric customers billed under Small commercial rate class that have Account Executives assigned by Eversource or are part of a National Account will be excluded from participating in the AFP.

- Have indicated they need assistance to pay bills that have accrued or increased during the COVID-19 pandemic and have arrears greater than 30 days past due; and
- Have agreed to be placed on a payment plan for up to 12 months.

In addition, a small commercial customer who is currently enrolled and current with payments in a Deferred Payment Plan as of the date of the Department's Order approving the Program is eligible for the Program credits as applicable. Any customer eligible for the payment plan will be notified of the AFP.

A down payment is not required for enrollment in the Program. The first monthly payment plan amount due is not to exceed 30 days from the start date of the payment plan. Once an eligible customer is enrolled in the Program, no late payment charges will be assessed and service will be protected from disconnection for the duration of the customer's payment plan as long as the customer makes the required monthly payments.

C. Available Credits

Eligible customers can only receive the credits identified below once.

When an eligible customer participates in a payment plan they will be eligible to receive arrearage forgiveness by the Company in two installments in the form of a bill credit, as follows:

The value of the first credit shall be equal to the customer's April 2020 bill for the amounts of customer usage only, excluding taxes and fees, regardless of whether the customer has paid his or her April 2020 bill. The first credit shall be applied upon completion of the first required payment in the payment plan; and

The value of the second credit shall be equal to the customer's May 2020 bill for the amounts of customer usage only, excluding taxes and fees, regardless of whether the customer has paid his or her May 2020 bill. The second credit shall be applied once the customer pays the last required payment in the payment plan.

D. Re-Instatement

The COVID Commercial Arrears Forgiveness Program approved by the Department will be available for eligible commercial customers with arrears balances who sign up for a payment arrangement through December 31, 2020. Customers who enroll in a payment arrangement during this period and make their first payment arrangement payment will receive the first bill credit. Customers who complete their payment arrangement will receive the final bill credit.

For customers who miss payments and break their payment arrangement after receiving the first COVID Commercial Arrears Forgiveness Program bill credit, they will retain the initial bill credit. Customers who break their payment arrangement and want to enroll in a new payment arrangement prior to the Program expiration on December 31, 2020, will once again be eligible to receive the final the COVID Commercial Arrears Forgiveness Program bill credit once they

successfully complete their payment arrangement. The Company will manually perform processing to ensure customers do not get eligible credits more than one time.

E. Customer Outreach

On In-Bound calls, the Company may conduct targeted outreach to each customer and offer the AFP to any small commercial customer who indicates that they have been financially impacted by the COVID-19 pandemic to the extent they meet the Program's eligibility requirements.

The Company may promote the Program via email, mail, updating IVR messaging and the Company website.

F. Terms & Conditions

A customer enrolled in the Program is subject to the Company's Terms and Conditions for Distribution Service, as in effect from time to time. The Program may be modified or terminated by the Company in accordance with and subject to the regulations of the Department. Any modification or termination shall not affect an existing plan.

G. Customer Confidentiality

The Company shall report all participants served in this program to the Department. However, specific customer names will be redacted from publicly available documents.

H. Program Cost Recovery

Costs associated with the Program shall be deferred for later review and approval for recovery by the Department.

I. Reporting

The Company will submit quarterly reports to the Department with the following Program data: (1) number of customers enrolled in the Program; (2) number of new customers enrolled; (3) total dollar amount forgiven; and (4) number of customers who successfully completed Program.

Exhibit 1 – Eversource Electric (MA) Small C&I Rates

Nstar Electric (EMA) - Small C&I	
<u>Rate Code</u>	<u>Rate Class</u>
6 - General non-demand Camb	G0
A9 - General non-demand Beco	G1
B1 - General demand <10 kW Beco	G1
2 - General Camb	G1
33 - General Annual ComE	G1
35 - General seasonal ComE	G1
B2 - Large General Secondary <150 kW demand Beco	G2
41 - General Power (Closed) ComE	G4
52 - General TOU Peak/low load Camb	G4
36 – Commercial Space Heating (Closed) Camb	G5
88 – Commercial Space Heating (Closed) ComE	G5
51 – General Non Demand TOU (Closed) Camb	G6
22 – All Electric Schools (Closed) ComE	G6
55 – General TOU Annual ComE	G7
31 – General TOU Seasonal ComE	G7
B5 – General Optional TOU (Closed)	T1

Nstar Electric (WMA) - Small C&I
<u>Rates</u>
23 - Optional Water Heating
24 - Optional Church
99 - Unmetered
G0 - Small General Service
T0 - Small General Service TOU