

Speaker 1 ([00:00](#)):

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Courtney Doyle ([00:16](#)):

Welcome back to Co-Op Energy Talk. I'm your host, Courtney Doyle, communications and member relations manager here at Cherry Land Electric Cooperative. In December, 2024, Michigan lawmakers passed a bill that will impact your electric bill starting in September. It's called Public Act 1 69 of 2024, and it amends the Michigan Energy Assistance Program. This will add a monthly charge to pretty much every electric bill in the state. So the money collected funds the Michigan Energy Assistance Program, which we also call Meep. This fund is designed to support income qualified households and help them avoid energy shutoffs. Now, this program isn't entirely new, but historically, Cherryland had the opportunity to opt out of including this charge on our members' bills, as did other cooperatives, other municipalities. For many years, we chose to opt out for asking our members to pay in Meep because we were required to collect more from our members.

Courtney Doyle ([01:15](#)):

Then our community was receiving back in that assistance. So essentially, our members were paying for assistance that was going elsewhere, and we just felt like that wasn't in the best interest of our members. So instead, we opted to not charge that surcharge on our bills, and then in return, we would have a winter moratorium where we don't disconnect accounts who hadn't paid their bills in the wintertime. So since we no longer have that option to opt out, we will be operating on our normal disconnect schedule year round, which means that our members will then qualify for Michigan Energy Assistance or ME funds year round. So while it's really important that our members recognize that usually in November, December, January, February, March, we would not disconnect for nonpayment. That's not gonna happen anymore. But however, you will now qualify for assistance funds through the state.

Courtney Doyle ([02:09](#)):

So we really wanna encourage people to pursue that. So today I'm joined by cherryland member Services supervisor, Sonya Sias and Salvation Army Social Services supervisor Patty Steele, to talk about how our members can apply for that assistance and some of the changes that make that assistance available to more members. Sonya Patty, thank you guys so much for joining us today. I really appreciate your perspectives on this because you guys are really the experts when it comes to how this process works for our members and why we do it. So thank you, thank you, thank you. I know it can be really complicated. This whole topic is really complicated. So for the sake of clarity, I just wanna explore kind of each of our sides in this Cherry Land's role in this, and then Salvation Army's role in this, and then kind of how we work together and just try to simplify it as much as possible and get our members some information about how they can apply for assistance and kind of the changes coming the way this year. So, Sonya, can you talk us through what happens on Cherry Land's End when we encounter a member who might need a little help with their electric bill?

Sonya Sias ([03:11](#)):

Absolutely. So if we have a member call and they're having, um, trouble paying their bill, the first thing we're gonna look at is whether they're eligible for a payment arrangement with us. If they just need a little bit more time to get their bill paid, then we're gonna set that payment arrangement up for them and give them that little bit of extra time that they need to get that paid. If the member lets us know that they are not in a position to be able to pay that bill at all, then we're gonna start exploring what options they may have for assistance in the area. So we'll look at DHHS, uh, salvation Army, see if they're possibly eligible for meat funds. Father Fred's another resource. And then we have some other kind of smaller agencies that might help for like very specific situations. So if we determine that a member is eligible for one of

those, we may send them, like say for a veteran or a senior citizen or someone who lives in a particular county that has extra assistance mm-hmm <affirmative>. We'll give them information about who they can contact for assistance. Mm-hmm <affirmative>.

Courtney Doyle (04:14):

And that's a lot of options, right? When it comes to, I think it's important to note, right? Like, we want people to be able to pay their bills and we want to be able to help them get the resources that they need. And so I wanna differentiate a couple of the options you talked through. So DHHS, that would be like the emergency relief money, money, your, your power's gonna go out. We wanna prevent that from happening. Um, and they're able to help income qualify, kind of take a deeper look at who qualifies for those funds. Meep, the Machine Energy Assistance program under this new legislation is kind of undergoing a little bit of a makeover, trying to, trying to bridge a little bit of a gap. The state has told us that they're looking to reduce energy insecurity versus being that emergency response. So that's kind of where if we know we're in that situation, you know, reps might start asking a couple other questions. Not to pry anything, but to just to try to help to get members to the right, the right resource and get them the best help that they can.

Sonya Sias (05:15):

Absolutely.

Courtney Doyle (05:16):

So with the new legislation, we're also changing, members are gonna see a dollar 25 surcharge on their bill starting in September, and that money goes directly to the state. Uh, the state actually sets that dollar amount every year. Uh, and that's the money that funds the, the Meep program that then gets distributed back to members. But with that, historically we opted out, I talked a lot about this in the, in the introduction, so I won't dive all the way back into it, but that means we're no longer going to have a winter moratorium. Sonia, talk to me a little bit about what Moratorium is in, in our world and what those differences are gonna be this year.

Sonya Sias (05:55):

Okay. So when we did do a moratorium, that means that we wouldn't disconnect residential members from November 1st through April 15th because we weren't disconnecting. That also meant that the members did not qualify for assistance with their utility bills in the winter. So they did have the chance that if they weren't able to make the payments that they would accrue large balances and come April 15th, they would have a, a very large amount of money that they would try to have to come up with all at one time. So now that we're not going to do a moratorium during the winter months, that does mean that we will follow our regular disconnect schedules throughout the winter. However, our members are going to be able to qualify for that assistance throughout the winter, so they won't have those utility bills piling up throughout the winter and a large balance to pay in April 15th.

Sonya Sias (06:46):

They'll be able to access that assistance money throughout the year. We will also still do our payment arrangements like we do for the rest of the year. So members will be able to make payment arrangements with us if they just need a little bit of time to get the bill paid. The most important thing is that they communicate with us early, as early as possible. As soon as you know that you're gonna have trouble paying that bill, give us a call. We'll look at payment arrangements or seeing what assistance you're possibly gonna qualify for and send you in the right direction for getting the help that you need.

Courtney Doyle (07:19):

And the assistance process is an application process. So that time I think is also really helpful because like we said, we don't wanna shut anybody's power off. We wanna help you get what you need. Mm-hmm <affirmative>. So also not totally new this year, but kind of bringing something back that we used to have is the Winter Protection Program. And that will be just another resource for members. Can you talk to me a little bit about that?

Sonya Sias (07:42):

Yeah, so for um, senior citizens, the winter protection, any member that is 65 years or older for their primary residents, we will not disconnect their power in the winter. And those dates are from November 1st through March 31st. So a little bit different than our past moratoriums, but still throughout the winter. And if during that time they can make payments as they're able to, whatever balance they have left over, starting on April 1st, we'll set kind of an extended payment arrangement up for them and divide that amount owing up over the next six months. And then they would pay that amount plus their regular monthly bill on the due date that just kind of is able to spread that payment out for them a little bit. Yeah. So that's for senior citizens. And then for our low income members, the winter protection plan would be after they've exhausted any assistance that's available to them, then we could do a payment plan for them. That would be, they would pay a portion of their annual usage, like their average annual bill. Yeah. Yeah. And they'd pay a portion of that throughout the winter months. And then again, starting on April 1st, we'd take up whatever that remaining balance was divided by the, the next six months. And they pay that in addition to their regular monthly bill.

Courtney Doyle (08:58):

So there's a lot of options, yes. Between arrangements, between assistance, uh, between lo, lots of ways to get assistance. And then also the Winter Protection program, which I think an important piece to note is because we don't have a choice in charging the meep charge, we wanna make sure that that money is coming back to our members. So there is a stipulation in the winter protection program that, you know, we wanna help you exhaust kind of those funds before we go to this next step. But the great news is we have a great team of reps who are gonna help you get those funds and jump through those hoops as necessary. Yes,

Sonya Sias (09:31):

We do.

Courtney Doyle (09:32):

Are there any, as you encounter people who are looking for assistance or need help getting assistance, what are kind of some of the common questions that you hear that if anybody's listening to this right now and finds themselves in a position, you know, what should they know before they go try to apply for something? One

Sonya Sias (09:50):

Thing I think is especially important this year is if you've applied in the past and not qualified, that you may wanna try applying again, because the income guidelines are going to be a little bit different this year. And so you may think that you wouldn't qualify, but possibly this year you may.

Courtney Doyle (10:07):

It just doesn't hurt to ask. Right. You know, if you're wondering, it just doesn't hurt to ask. 'cause as you were saying too, the earlier we know, the better we're gonna be able to help you.

Sonya Sias ([10:16](#)):

Mm-hmm <affirmative>. Yeah. And all of the reps have the information ab all of the area agencies that are available for assistance. So if you're just, you know, feeling a bit overwhelmed and not sure where to go, call us. And we can definitely get you going in the right direction for contact information for the agencies and, um, how you go to apply for each individual one. Yeah.

Courtney Doyle ([10:38](#)):

One of those agencies is the Salvation Army. Patty, thanks for joining us today. Glad

Patty Steele ([10:43](#)):

To be here.

Courtney Doyle ([10:44](#)):

You guys are such an important partner in this process, and I know you probably know all of our reps just by the sound of their voice over the phone. <laugh>, tell us a little bit about Salvation Army's role in energy assistance or utility assistance.

Patty Steele ([10:59](#)):

So, salvation Army can help in a couple different ways, but one of the very big programs is the meat program, the Michigan Energy Assistance Program that begins with applying to DHS, um, and using their funds. If you qualify first, if you go and you use up all of of DHH S'S funds, then the meat program has lots of funds. Generally, I'm not sure of the exact number this year. Um, last year it was 3,500, but, so there are a lot of funds there to continue to go towards your utilities. The meat funds can help with copays, they can help with total bills they can go towards. Um, if you're moving in someplace, and let's say you left an old bill out there, but to move in and get the, um, utility turned on, again, meat can cover those as well. So there's lots of uses for, for the meat funds.

Patty Steele ([12:00](#)):

It's, um, it's, it's wonderful for everybody who's low income or trying to get by on an income that's just hard to stretch these days. Mm-hmm <affirmative>. Mm-hmm <affirmative>. It's not always about whether people are working, not working in any way. Mm-hmm <affirmative>. Many, two working households. Two, there are two people working. It can be very difficult these days. So we're there to help with that. Salvation Army actually has funds as well that can go towards utilities if you don't get approved by dhs. Mm-hmm <affirmative>. And don't fall into that, as do many organizations. So we also work with a lot of organizations to fill in the holes where the meat program doesn't cover it.

Courtney Doyle ([12:44](#)):

Yeah, that makes a lot of sense. And to kind of talk about that eligibility piece a little bit, I wanted to highlight what Sonya started talking about as part of the new legislation. So historically, Patty, it's been 150% of the federal poverty level. Right, exactly. Is how you qualify. So the new legislation for Meep bumps that a little bit. It's, it's kind of a different metric, but I'll give you some examples here in a minute. So now to qualify for me, it, they've set that threshold at 60% of the state median income. And just that, that essentially raises the bar, gives a little bit more room, and helps a, a handful of more people qualify. So for an example, a a household of four, so two parents, two kids or something under the 150% of the federal poverty level, that income threshold, that household income threshold was \$46,800. Under the 60% of the state median income, that jumps to \$61,861. So it creates a little more room for more people to qualify, able to help more people, which is a, a great thing. 'cause like you said, things, things are just changing.

Patty Steele ([13:52](#)):

That's amazing. And there are a lot of people that don't qualify and it's because they, they are on the line. And so I love seeing that it's opened up to more people.

Courtney Doyle ([14:04](#)):

And as we were talking about before with the moratorium, our members will now be eligible. They used to have to wait until April to be able to apply for these funds. And we saw some challenges with that this year, particularly where the meat funds were running out, but now our members starting October 1st will be eligible to take advantage of that. So I think that's a, a positive change that we're seeing with this as well.

Patty Steele ([14:27](#)):

It does still take time to go through the applications of DHS to go through Salvation Army. We can do it both in, in person as well as online. But all of those steps do take a minute. There's a number of documents that have to be gotten together. So going ahead and recognizing that you need the assistance and acting on it is both important for, for the person who needs it as well as the agencies that are trying to help.

Courtney Doyle ([14:57](#)):

I think that's a really great point that you just made, Patty, because that speaks to the state's intention with these changes with MEEP to reduce energy insecurity versus waiting until it's an emergency. So it's, it's looking to get ahead of it before it is a crisis.

Patty Steele ([15:14](#)):

Absolutely. Nothing worse than a senior calling and saying, I am gonna have my feet turned off. Or a family calling and saying, I have little kids in the home and, and you can't get it all done before I shut off. Mm-hmm <affirmative>. For them as well as us. It's heartbreaking.

Courtney Doyle ([15:31](#)):

Another thing, the new legislation outlines too, are some priority groups so that, so that seniors or families with a child under five kind of, they're able to prioritize that as well, which I think is really nice. And, and as the, this kind of new era of MEEP evolves, I'm sure we'll be able to communicate and share a lot more about that. But it's kind of, it's nice to see this evolution to try and get more people assistance that they need. So we were talking also a little bit about the application process. What are some of those kind of documents so that if people are get preparing to do this, how can they come as prepared as possible?

Patty Steele ([16:06](#)):

So again, they have to apply to DHHS first. So then from them, they would get an approval or a denial. If DHHS can cover the whole entire bill that they're needing the help with, then they're, they're good with that. Once DHHS funds have run out, or if they get a response from DHHS that they'll only cover part of it, that there's a copay for the customer to pay meet funds can handle that. So we need that approval or a denial letter. And also, if there's a denial, puts us in action for trying to find funds in a different avenue. So that is the first piece. We need the bill, a copy of the bill. We need, if it's an electric bill for like cherry land, we need that bill. But we will also need the heat bill. So the paperwork for these kind of funds ask for both, for all the utility bills or heat and electric actually. So we need that. We need an id. So there are basically four pieces of document. For some people that's a, it's a little challenging. If they've never gone to DHHS before, it's really not too hard. But, and you can go into their office and have them help you do

it if it's a first time and you need that type of help. But once you've done it a time or two, it's not more difficult in any way than food stamps or Medicaid or anything like that.

Courtney Doyle (17:37):

That's really helpful. I know you talked briefly about Salvation Army has some other resources kind of earmarked to help if maybe a member doesn't fall into any of these categories. Do you have any other programs that you think members should know about? If, if they're in this situation, they might be struggling with something else that Salvation Army can offer support?

Patty Steele (17:58):

Yeah. The Traverse City, salvation Army and every Salvation Army is different. We cover Benzene Leelan on Traverse City. We are really lucky to have a program called Project Good Neighbor and Project Good Neighbor are funds that come from bell ringing and donations basically. And those are the funds that we can help people with. Utilities, car repairs, rent, medical bills, a million different things. And again, not every Salvation Army has those funds. We have those. So again, much of those funds come from bell ringing. So it's, it's the community offering those funds to the Salvation Army and letting us distribute it back to the community. It's, it's really pretty special. And so we have those, but often there's a bill that, um, I mean, people have thousand dollar bills mm-hmm <affirmative>. And so if our project good neighbor can't cover those whole bills, then we get on the phone. We work very closely with Father Fred, with St. Vincent de Paul with many churches in the, in the area, um, with agencies that are in other counties besides Grand Traverse County. Uh, like you guys, we are a great reference for what resources are out there if you're a senior citizen or, um, some other situation. So if you do not qualify for Meep funds, there are other ways to help. That's not a no for the Salvation Army.

Courtney Doyle (19:28):

Just reach out and ask,

Patty Steele (19:29):

Just reach out and ask.

Courtney Doyle (19:30):

Somebody wants to help you, somebody wants to connect you. So before we end, I just kind of wanna highlight a few key takeaways. 'cause like I said, there's a lot of information here and there's a lot of different angles here and there's a lot of different pieces here. But I think that the main things that we hope our, our members take away with this kind of change in meep and change, uh, for cherry land members specifically, is starting in September, members will see a new line item on their bill. It'll be a dollar 25. This is mandated by the state. The rate is decided by the state every year. So it could be a dollar 25 this year and then a different number next year. But even though we don't really have a lot of control over that, we want you to be aware that that is there to create a resource for you.

Courtney Doyle (20:14):

So we want you to take advantage of that resource if, if you qualify Tier Land can help members navigate these challenges. So please give us a call, talk to our reps. They're gonna help you find the resources that are gonna be the most helpful. One of these options may be support through things like me and which people like Patty and organizations like the Salvation Army can help. And then when in doubt, like we just said, it never hurts to ask, especially with these new thresholds. Maybe you haven't had to explore assistance before and this is your first time and it's overwhelming. Just ask the questions and people can help you find your way through that. So thank you Sonya, and for all your team does for our members.

And thank you Patty <laugh>. Couldn't do it without you. Thank you guys so much. Join us next time for more co-op Energy Talk.