

Do you need help paying for utilities?

If you need help paying your utilities bills, if you are at risk of your utilities being turned off, or if your utilities have already been shut off, here is what you can do.

Know your rights.

Review your state's utility disconnection policy to learn what utility companies in your state can and cannot do. <https://liheapch.acf.hhs.gov/Disconnect/disconnect.htm>

Act fast.

The sooner you act, the better. If possible, seek assistance before you receive a shutoff notice.

Talk to your utility company.

- Contact your utility company before shutoff becomes a concern.
- Let them know you are struggling to pay the bill. Ask if they have a program to help customers needing assistance.
- Tell them you have a medical need for the service. They may be able to postpone payment. Confirm what documentation they need to prove medical need for utility.
- Explore if your utility company has fuel funds – such as the Neighbor-to-Neighbor Program – to help low-income customers facing hardships.

Look for financial resources.

- Look into government programs at the federal, state, and local levels and explore your eligibility.
- Contact or review websites for your local social services agencies, nonprofits, and churches. Look for programs to help with basic needs or living expenses, such as utility payments.
- Explore your eligibility for state-specific and national CF programs that assist with living expenses.
- Talk to your CF care team to find out if your hospital offers utility assistance and if they are aware of local resources.

Did you know?

Some states have requirements to allow people with medical needs to set up a payment plan with the utility company to keep their service connected.

Did you know?

Utility companies may offer customer assistance programs to help those who need short-term, temporary help.

Programs and eligibility requirements vary.

Connect with Compass.

You can reach a Compass case manager at 844-255-7277, compass@cff.org, or by visiting cff.org/compass. Have the following information readily available so the case manager can help you find resources to meet your needs:

- Zip code
- Household size
- Household income
- Date the bill is due (has there been a disconnection notice?)
- Amount/cost of the bill
- Name of utility company is providing these services

Explore opportunities to help cut utility expenses and meet other costs.

- Can you cut costs by making your home more energy efficient? Look into the Weatherization Assistance Program. www.energy.gov/eere/wap/about-weatherization-assistance-program
- Are you enrolled in copay assistance programs to lower medical costs? Check with your drug manufacturers to find out if they have assistance programs or call Compass.
- Are you eligible for and enrolled in programs such as Supplemental Nutrition Assistance Program (SNAP)? Visit www.fns.usda.gov/snap/recipient/eligibility to find out.

Programs to explore

This is a curated list of references/resources and does not imply endorsement.

Government Programs:

Department of Social Services

Find programs offered by your state's Department of Social Services, by searching: [your state] + "Department of Social Services" + "utility bills" or "energy assistance".

You may also find programs with your local city or county government.

Low Income Home Energy Assistance Program

This program provides assistance in managing costs associated with home energy bills, energy crises, weatherization, and energy-related minor home repairs. www.acf.hhs.gov/ocs/low-income-home-energy-assistance-program-liheap

Low Income Household Water Assistance Program

This program provides funds to assist low-income households with water and wastewater bills. www.acf.hhs.gov/ocs/programs/lihwap

Disaster Response:

Red Cross and FEMA

Your local Red Cross or regional FEMA office can help you find resources if you are experiencing outages during times of emergency.

Nonprofit/Community Organizations:

Patient Assistance Foundation (PAF)

PAF provides direct assistance to people with chronic or life-threatening diseases. Enter your specific need and search their National Financial Resource Directory. The directory lists national, state, and regional programs that provide financial assistance for basic needs. www.patientadvocate.org/explore-our-resources/national-financial-resource-directory/

United Way/2-1-1

United Way/2-1-1 connects callers with a representative who can recommend local resources. www.unitedway.org

Salvation Army

Salvation Army works to meet human needs. Contact your local Salvation Army to learn more about what services may be available to you. www.salvationarmyusa.org/usn/

Catholic Charities

Catholic Charities provides services to people in need regardless of religion or nationality. Your local Catholic Charities organization will have information about services that may be available to you. www.catholiccharitiesusa.org/find-help/

If you need assistance researching these options or if internet access is a challenge, ask a care team member for help, connect with Compass, or visit your local library.

Connect with Compass. CF Foundation Compass case managers can help you with many questions related to insurance. Call 844-COMPASS (844-266-7277), email compass@cff.org, or go online to www.cff.org/support/get-help-cf-foundation-compass.