



AMP and Long-Term Payment Plans

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Arrearage Management Payment (AMP) Plan (est. D.20-06-003)



- AMP is a debt forgiveness payment plan option for customers with past due bills greater than \$500 and 90 days of age or older.
- AMP will forgive 1/12 of your utility debt after each on-time payment of the existing month's bill. After twelve on-time payments of individual monthly bills, your debt will be fully forgiven.
- The maximum amount eligible for AMP forgiveness in a calendar year is \$8,000.
- A customer can miss up to two non-sequential payments. The missed payment must be made up on the next billing due date with an on-time payment of both the current bill and the past bill(s). Missing two sequential payments will break the AMP.
- Customers who complete or break or do not finish AMP are eligible to sign up again after a 12-month waiting period.

Arrearage Management Payment (AMP) Plan

Metric	As of 08/31/22
Customers Actively Enrolled	13,912
Customers Successfully Completed	2,501
Actual Debt Forgiven Dollars	\$10.4M
Customers Removed from the program (Non-Payment)	10,198
Customers Removed from the program (Customer Request/Move-out)	2,555

COVID-19 Residential Relief Payment Plans (est. D.21-06-036)



- The 1st time a customer becomes eligible for a COVID-19 Residential Relief Payment Plan between July 2021 and September 2022, the IOU shall automatically enroll the customer in a payment plan amortizing the customer's arrearage over 24 months of payments.
- Eligible residential customers include:
 - At least 60 days past due
 - Never been enrolled in COVID-19 Payment Plans before
 - Not enrolled in AMP or another payment arrangement
 - Not on NEM or participating in levelized, budget or automatic billing
- A customer who misses more than two payments required by a COVID-19 Residential Relief Payment Plan may be removed from the plan.
- When a customer misses a required payment under a COVID-19 Residential Relief Payment Plan, all payments are delayed an additional month, and the customer is not required to make up the missed payment in the subsequent month, unless the subsequent month is the final month of the plan.

COVID 19 Residential Relief Payment Plans

Active COVID Payment Plans as of October 12, 2022

Customer Type	Number of Accounts	Sum of Payment Plans
Residential	73,495	\$ 39,188,518

Missed Payments - Residential

Missed Payments	Number of Accounts
0 Missed Payments	29,380
1 Missed Payment	23,662
2 Missed Payments	20,431

Deactivated COVID Plans – Residential

Deactivation Reason	Number of Accounts
Non-Payment	126,874
Customer Request	15,275
Final Bill	23,951

Disconnections Rulemaking Phase 2 Workshop: AMP and Long-Term Payment Plans

Diana Valle – SCE Strategy & Regulatory Affairs
October 17, 2022

AMP Metrics and Performance

AMP	
Customers Actively Enrolled	24,2391
Customers Completed AMP	3
Total Dollar Amount Forgiven	\$11,699,987
Customers Involuntarily Removed from AMP	31,511
Customers Voluntarily Removed from AMP	5,702

AMP Key Items

- Data as of 8/31/22 Monthly Disconnection Data Report
- SCE began AMP program on February 1, 2021
- SCE's AMP completion rate attributable to processing backlog, which has been resolved. Increased completion rate to be reflected in September 2022 Monthly Disconnection Report
- Customers involuntarily removed from AMP due to not meeting program requirements
- Customers voluntarily removed from AMP due to customer opt-out, account closeout

Long-Term Payment Plans (LTPP)

- SCE began automatically enrolling residential customers in long-term payment plans on September 1, 2021
- Automatic enrollments continued through September 2022
- Residential customers that miss more than 2 payments are removed from plan

LTPP	
Total Number of Residential Customers Currently Enrolled	1,029,916
Total Dollar Amount Enrolled	\$692,867,196
Average Payment Plan Amount	\$672.74
Percentage of Residential Customers with Balance Paid Early	52%
Percentage of Residential Customers Opted Out	5%
Percentage of Residential Customers that Defaulted and Removed	26%

ARREARAGE MANAGEMENT PLAN (AMP) & LONG-TERM PAYMENT PLANS

October 17th, 2022



AMP Update

Metric	As of 8/31/22
Customers Actively Enrolled	30,708
Customers Successfully Completed	24,071
Actual Debt Forgiven	\$17.3M
Customers Involuntarily Removed from the Program (Missed Payments)	43,711
Customers Voluntarily Removed from the Program (Customer Request/Account Closure)	4,423

Other AMP Key Items

- 2021 CAPP funding significantly reduced or eliminated balances enrolled in AMP
- A total of 38,291 accounts on AMP received CAPP funding

COVID-19 Relief Payment Plans

» Active Residential COVID-19 Relief Payment Plans

# of Accounts	Total \$ Amount
118,443	\$33.2M

Data as of 9/30/22

» Plans with Missed Payments (As of 10/13/22)

# of Missed Payments	# of Accounts
0 Missed Payments	85,027
1 Missed Payment	16,320
2+ Missed Payments*	386,724

Note: Counts include active and terminated payment plans

*Residential customers are allowed to miss 2 payments prior to deactivation

» Terminated COVID-19 Relief Payment Plans

Termination Reason	Number of Accounts
Non-Payment	373,164
Customer Request	54,493

AMP and Long-Term Payment Plans

Presenter: Jamie Faulk





AMP Metrics and Performance

AMP Enrollment

Total Number of Customers Enrolled	166,738
Total Number of Customers ACTIVELY Enrolled	64,568
Total Dollar Amount Forgiven	\$67M

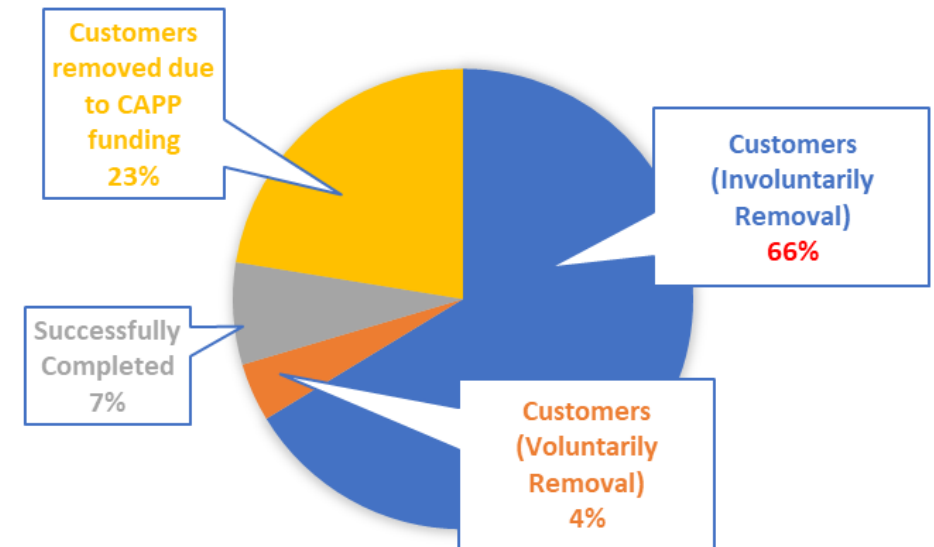
AMP Unenrollment

Customers (Involuntary Removal)	67,742
Customers (Voluntary Removal)	4,187
Total Number of Customers Successfully Completed	7,321
Customers removed due to CAPP funding	22,920
TOTAL	102,170

Note: Data as of 8/31/2022 from the Disconnect OIR Report

- Involuntary captures unenrollment due to inability to meet program guidelines (missed payments)
- Voluntary captures unenrollment due to customer opt-out, stopped service

AMP UNENROLLMENT





COVID Payment Plans (Residential 24-Month Pay Plans)

COVID Pay Plan Enrollments	
Total Number of Accounts Enrolled	1.2M
Total Dollar Amount Enrolled	\$877M
Missed Payments	
0 Missed Payments	814,064
1 Missed Payments	138,286
2 Missed Payments*	315,060
<i>Note: Includes inactive and active Pay Plans. Residential customers are allowed 2 missed payments prior to breaking the Pay Plan.</i>	

COVID Pay Plan Unenrollment		
	Total Number of Accounts	Percentage of Total Enrolled
Broken (Non-Payment)	255,447	20%
Cancelled (Customer Requested/Stopped Service)	180,724	14%
Kept (Balance paid in full/CAPP funding recipient)	460,594	36%
TOTAL	896,765	71%

*Data as of 8/31/2022



Key Takeaway (ALL IOU AMP and COVID PP)

Affordability

- The rules and guidelines for AMP and COVID Pay Plans require customers to make on-time payments of their current billing charges, as well as any payment installments.
- Based on customer sentiment/feedback, a large portion of customers enroll in AMP and Payment Plans as a means of prolonging protection from disconnection.
 - Historical data shows that longer term Pay Plan and auto-enrollment are not more beneficial since customers continue to break, cancel or pay-off them off almost immediately after the first few months.
- The target customer for AMP and Pay Plans are those that are able to pay their current billing charges.
- Programs like PIPP pilot should be more effective in addressing affordability.