I’m having trouble paying my bills—what should I do?

1) Call your utility: If you have a question or complaint for your utility, your first call should be to that company. This is especially true during the pandemic, when many utilities are offering consumer protections that are available to customers who reach out to them directly. So do not wait to call. Contact your utility, express financial hardship and ask what consumer protections they offer. (See the back of this fact sheet for the phone numbers of major utilities in Illinois.)

2) Call LIHEAP: If you are in need of financial assistance to help pay your gas and electric bills, start by contacting the Low Income Home Energy Assistance Program (LIHEAP), 1-877-411-9276 (WARM).

During the pandemic, the requirements for receiving LIHEAP have changed in order to allow more people to receive assistance, and the application period has been extended until June 30, 2021, or until funds are exhausted. If you do not qualify or are in need of additional assistance, the utility may also provide bill-payment assistance. However, the utility is likely to ask whether you have first tried to apply for LIHEAP.

3) Call CUB: If you don’t feel you have been given complete information by your utility, contact the Citizens Utility Board (CUB), at 1-800-669-5556, or through its online complaint form at CitizensUtilityBoard.org.

What consumer protections are available for people struggling to pay their bills?

Last summer, the Illinois Commerce Commission (ICC), utilities, CUB and other consumer advocates negotiated protections for consumers having a hard time affording their bills. Many of those protections are no longer being offered by the utilities, but if you are having trouble paying your bills please contact your utilities and ask what protections are available. Some examples:

A moratorium on shut-offs through March 31, 2021. Many utilities are offering this for any customers. However, the two major private water companies in the state, Illinois American and Aqua Illinois, are offering a moratorium on shut-offs only to low-income customers or those who express that they are experiencing financial hardship.

Consumer-friendly Deferred Payment Arrangements (DPAs) offered through March 31, 2021. These plans (ComEd, Nicor, North Shore Gas and Peoples Gas) allow you to pay off your debt with the company in equal monthly installments.

Customers who are LIHEAP-eligible or express financial hardship can sign up for a plan that will give them up to 24 months to pay off an arrearage and doesn’t require a downpayment.

All other customers can sign up for a plan that requires a downpayment of no more than 10 percent of their arrearage, and they can take up to 18 months to pay it off.

Note: Try your best to remain on a DPA. Defaults on this arrangement could require a downpayment (or higher down payment) and a shorter pay-off period to reinstate.

Bill-payment assistance, while funds last. As we explained above, first find out if you are eligible for assistance through the LIHEAP program. Then call your utility and find out what it offers. Some utilities may have funds left in a Bill Payment Assistance fund established under the protections negotiated by consumer advocates and utilities over the summer. Some utilities have additional programs that offer financial assistance.

Remember, in some cases, you only need to express financial hardship to get the protections above. No documentation to prove hardship is required. But you must contact your utility.

How do I contact my utility?

Phone numbers for major utilities in Illinois:
Ameren Illinois– 1-800-755-5000
Aqua Illinois– 1-877-987-2782
ComEd– 1-800-334-7661
Illinois American Water– 1-800-422-2782
Nicor Gas– 1-888-642-6748
North Shore Gas– 1-866-556-6004
Peoples Gas– 1-866-556-6001
Utilities Inc.– 1-800-831-2359
MidAmerican– 1-888-427-5632
Mount Carmel – 1-618-262-5151
Liberty Gas– 1-855-644-8134
Consumers Gas– 1-868-382-4158
Illinois Gas – 1-866-705-7291