



# NARUC

*Winter Committee Meetings*

# **Committee On Consumer Affairs**



COALITION  
*to keep*  
**MICHIGAN WARM**

# COALITION TO KEEP MICHIGAN WARM

*Education, Advocacy, Outreach*

**NARUC Committee on Consumer Affairs**

**Moderator: Commissioner John Quackenbush, Michigan Public Service Commission**



ENERGY ASSISTANCE SERVICES  
MICHIGAN

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## Coalition To Keep Michigan Warm

**Jamie Curtis**

Director of Energy  
Assistance Services,  
The Salvation Army

# About The Salvation Army



DOING THE MOST GOOD®  
THE SALVATION ARMY WMNI DIVISION

Find a Center

City, ST or Zip

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## Emergency Energy Assistance

Keeps our community warm.

**Call 1-855-929-1640**  
if you need help.



## WELCOME!

The Salvation Army, an international movement, is an evangelical part of the universal Christian church. Its message is based on the Bible. Its ministry is motivated by the love of God. Its mission is to preach the gospel of Jesus Christ and to meet human needs in His name without discrimination.

WE'RE HERE TO HELP

SUPPORT US

VOLUNTEER



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# Coalition Mission & Vision

- Advocate for energy assistance
- Spur innovation and dialogue
- Promote solutions to boost energy self sufficiency
- Increase greater education and awareness about low income energy assistance with the public and policy makers
- Identify ways to collaborate and share best practices



To learn more about what the Coalition is doing for your community,  
VISIT: [WWW.COALITIONTOKEEPMICHIGANWARM.COM](http://WWW.COALITIONTOKEEPMICHIGANWARM.COM)



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# Coalition Membership

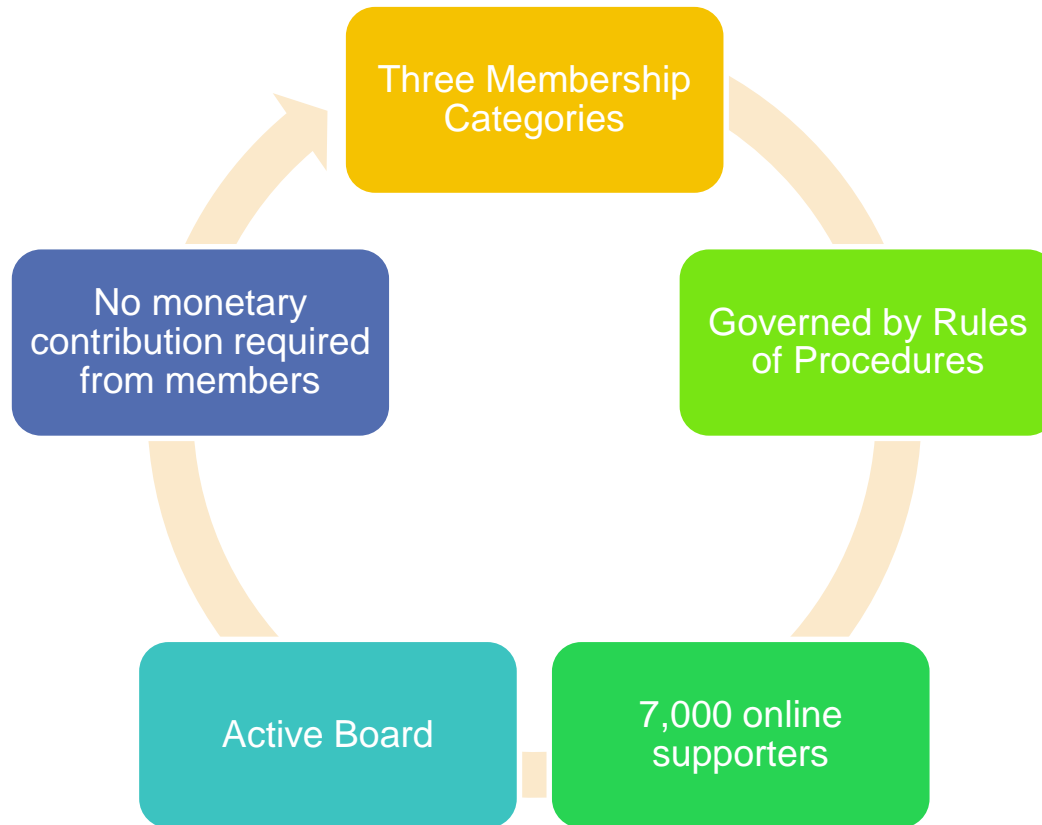


**DTE Energy**



+ 7,000 other individuals and members

# Coalition Structure



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# Coalition Executive Committee

- Chair
  - Jamie Curtis, The Salvation Army
- Vice-Chair
  - Chrissy Beckwith, SEMCO Energy
- Parliamentarian
  - Shaun Taft, United Way SE Michigan
- Secretary
  - Justin Schott, EcoWorks



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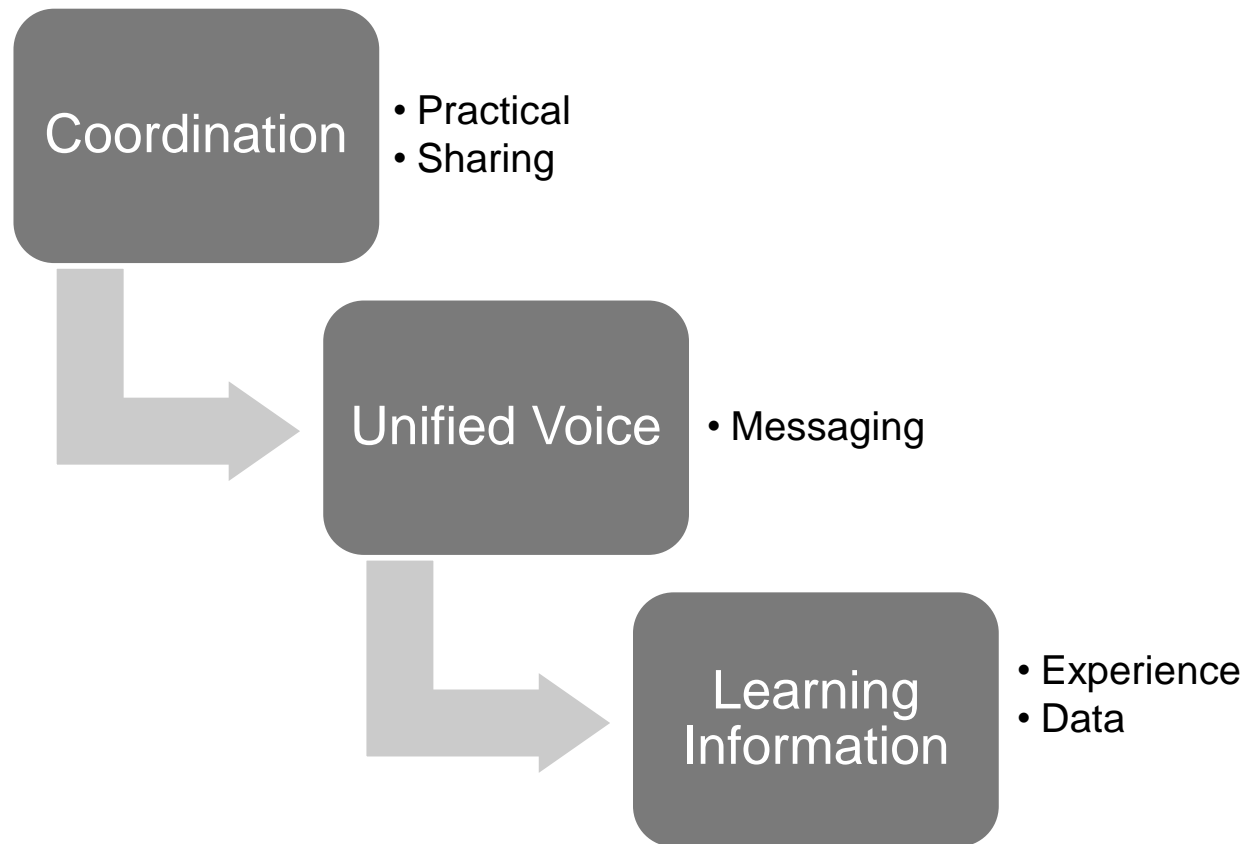
# Chair Responsibilities

- Advocate on behalf of low-income families
- Represent the Coalition across the State
- Educate on energy affordability
- Give testimony at legislative hearings
- Assist in the development of the annual report
- Support efforts of Coalition members
- Coordinate executive functions of the Coalition (meeting agendas, coordination or committee calls)



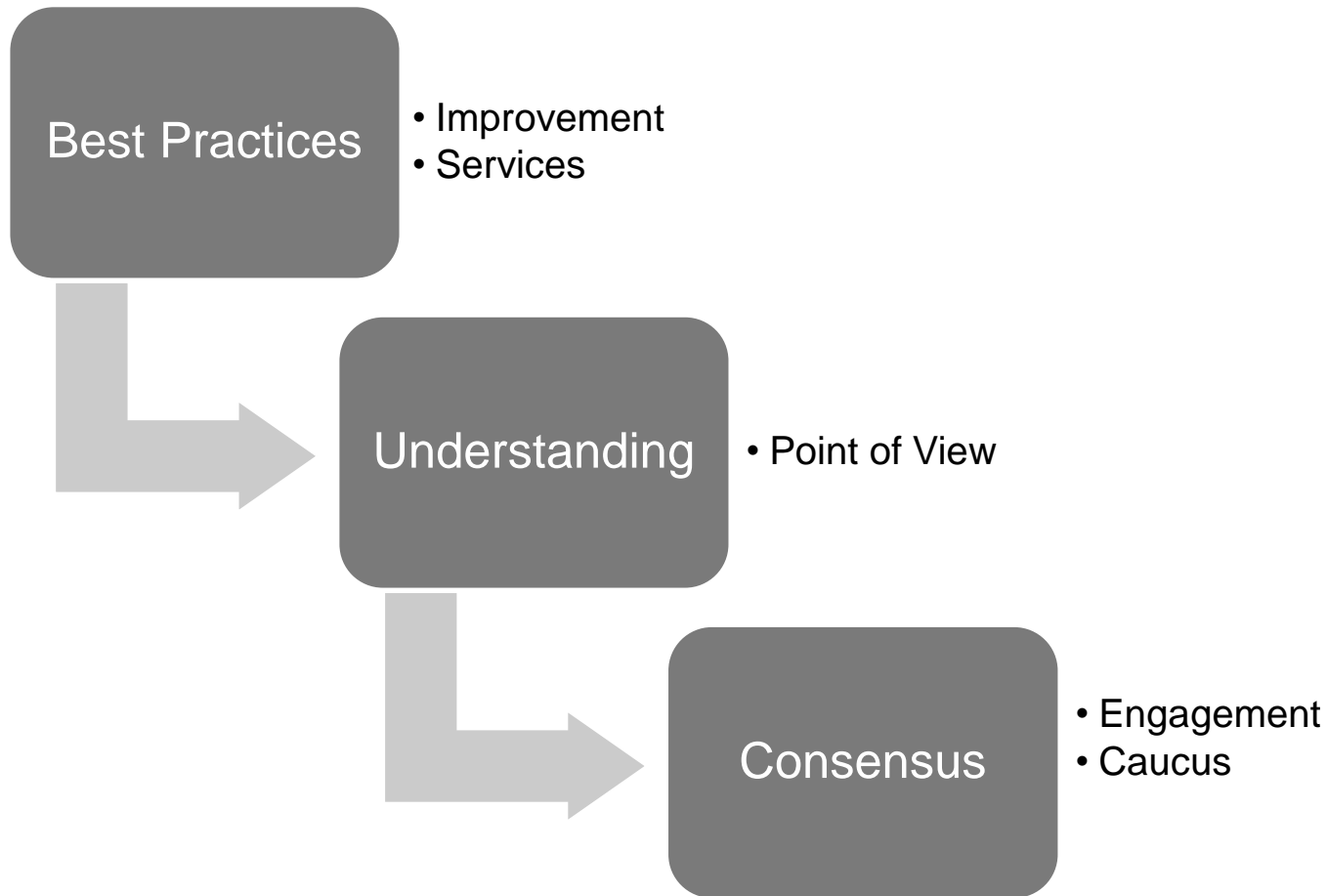
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# Non-Profit Partnership Benefits



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# Non-Profit Partnership Benefits, cont.



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# Multiple State Agency Involvement

- Builds relationship
- Clear communication
- Collaboration on solutions
- Consistent updates on funding and legislation



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# Enhanced Relationships

- Great resources (Consumer Tips, Winterwise)
- Input on program development
- Problem solving on challenging cases
- Michigan Energy Assistance Program (MEAP) Processes
  - Coalition consulted to testify at hearings
  - Participation in work groups
  - Consulted to help problem solve



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# In Action

- Representative called to be a part of the committee to revisions to Consumer Billing Rules
  - Regional Coordinator from The Salvation Army participated on behalf of the Coalition
- Non-profit member Michigan 211 call data on furnace repair issues
  - Department of Health & Human Services Rule Waived within 2 hours, on second repair quote requirement during Polar Vortex
- Liaison for the Low-Income Outreach for CPP
  - While in limbo due to the Supreme Court stay, the non-profit members of the Coalition are key for the outreach to vulnerable communities and education/engagement on the CPP



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**DTE Energy®**

## **Coalitions and their Value to Customers**

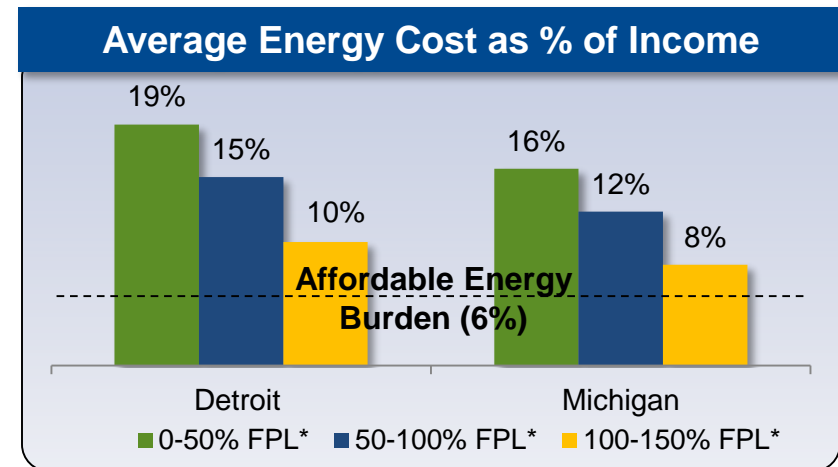
**2016 NARUC Winter Committee Meeting**

**Winston Feeheley, Manager of Corporate and Governmental Affairs, DTE Energy**

# About our Customers



- DTE Electric generates, transmits and distributes to 2.1 million customers in Michigan.
- DTE Gas is engaged in the purchase, storage, transmission, distribution and sale of gas to approximately 1.2 million customers in Michigan.
- Nearly 500,000 low income households reside within DTE Energy's service territory (\$36k per year for a family of four)
- Only half of these households receive energy assistance due to lack of funding or customer knowledge
- Many of these households face energy bills that are not affordable with their current income



Source: Applied Public Policy Research Institute for Study and Evaluation



# Multiple pilot programs have been implemented to find additional innovative solutions to better serve our low income population



## Self-Sufficiency

- ✓ Partners include Salvation Army, United Way, Matrix Human Services & True North
- ✓ 3,500 customers participated in a United Way pilot utilizing a triage approach to customize a self-sufficiency plan based on customer need (budgeting, education, job training, transportation needs, etc.)
  - Crisis: customers with an immediate threat to safety or housing
  - Self-Sufficiency: customers unable to consistently pay monthly utility bills
  - Vulnerable: customers on fixed incomes or facing permanent disabilities
- ✓ A 400 customer pilot with Matrix Human Services focused on delivery of self-sufficiency through a sophisticated referral system



## Energy Optimization

- ✓ Home energy consultations (HEC) for energy efficiency evaluation, education, and weatherization
- ✓ Energy Efficiency Assistance (EEA) which provides more extensive services including furnace tune-ups and in some cases furnace replacements
- ✓ From 2013 thru 2015YTD, \$5.7M EO dollars spent on LSP customers
- ✓ 15,000 LSP customers touched by EO over last three years

# Coalition and Partnership Involvement



You have the power to make a difference

LIHEAP funds connect millions of low-income Americans with crucial energy assistance. As weather grows ever more unpredictable and fuel costs continue to rise, you have the power to make a difference. Please take action today and urge Congress to support increased funding for LIHEAP.

**Contact  
Your  
Representative**

**ACT Now!**

A black and white close-up photograph of a young child's face, looking directly at the camera with a serious expression.

**LIHEAP Campaign**

State Data Center

Click on a state to find LIHEAP funding history, demographic information, and connect with your congressional delegation.

**Local partnerships**



# Partnerships help us meet the needs of our most vulnerable customers



## Engagement

- Collaborate with state departments on self sufficiency solutions
- Work with local partners to educate customers on energy efficiency
- Team with non-profit agencies on innovative models that change customer behavior, focus on self-sufficiency, and reduces customer disconnect cycle and utility costs (rate - payer savings)
- Active coalition participation statewide and nationally



### Coalition to Keep Michigan Warm

- Past leadership role (vice-chair)
- Website sponsorship

### Collaboration on Policy Issues affecting vulnerable customers

- Michigan Agency for Energy stakeholder on priorities for vulnerable customers

# The Coalition to Keep Michigan Warm

## Growing Diverse Membership Interest

- Engagement; Limited Funding; Volunteer Support
- Local level engagement and best practices (primarily county level)

## Low income Energy Issues have broadened

- Historically narrow issue – now much broader, such as low income efficiency
- Cross over into consumer protection on an array of issues
- Customers in need are not just “the low income” – ie working middle class

## Increasing focus on Seniors and Fixed/Limited Income

- Growing senior population (plus membership needs)
- Understanding vulnerable households, differences & messaging

## Future Policy Issues (ie, upcoming state legislation)

- Different programs, different populations, different opinions
- Common language (definitions on self-sufficiency)
- Best practices

# Coalition to Keep Michigan Warm membership benefits



**EFFICIENCY**

Energy Assistance is only a portion of the work of any member organization, with the exception of THAW.

**RISK  
REDUCTION**

Without energy assistance, there is risk of life threatening consequences for vulnerable families – no one wants a tragedy.

**NETWORKING**

Creates a level playing field where issues can be discussed openly

**ACCESS**

Provides members with greater access to policy makers and executive staff in a neutral setting

**EXPERTISE**

Allows for members to lend their expertise and share their side of the story

**STRENGTH**

Organizing on key issues boosts effectiveness; increase chance of success due to strength in membership numbers and activity

# Partnerships and Programs make a difference in people's lives



*"This program was a blessing to my family and I"*

**– Trisica, Detroit**

*"I can't tell you how appreciative we are of this low income self-sufficiency plan. I really made the difference in just thousands of lives"*

**- Michigan Welfare Rights Organization**

*"It's not always been like this...reflects a change; a change in thinking, a change in sensitivity, a change in programs, and a change in policy"*

**- Local Faith Based Leader**

*"I am part of the DTE fan club! They really care about people. Somehow, they knew I wanted to pay my bills but that I was struggling. The LSP program gives me the chance to make regular, consistent payments that I can budget for."*

**– Carol, Clinton Township**

*"Instead of getting shut off notices, I am paying my bills and feeling really good!"*

**– Leslie, Detroit**



- Winston Feeheley
  - 517.230.4145
  - [feeheleyw@dteenergy.com](mailto:feeheleyw@dteenergy.com)

# AARP MI & COALITION TO KEEP MICHIGAN WARM

NARUC Winter Meetings  
February 14, 2016  
Melissa Seifert, Government Affairs



Real Possibilities



# Who is AARP?

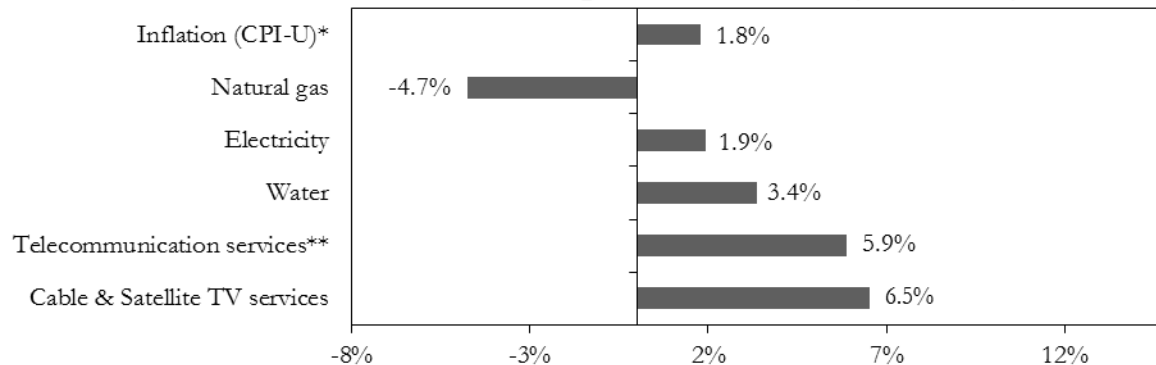
**AARP is a nonprofit, nonpartisan, social welfare organization with a membership of more than 38 million that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families—such as health care, employment security and retirement planning. AARP was founded in 1958 by Ethel Percy Andrus, a retired educator from California. AARP has offices in all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands. AARP is governed by a 22-member, all-volunteer Board of Directors.**

The majority of AARP members support AARP's role in advocating for consumers on utilities and consumer interest. They feel the consumers point of view needs to be expressed before utilities commissions

# Advocacy

Figure 10-1

## Average Annual Percentage Change in Inflation and Utility Costs for Households Age 65 and Older (2008-2013)



\*CPI-U Consumer Price Index for All Urban Consumers.

\*\*Includes costs for wireline phone service, cellphone service and home Internet access

Source: Bureau of Labor Statistics, Consumer Expenditure Survey, 2008-2013.

Prepared by AARP Public Policy Institute.

# Advocacy

- **Fighting For Consumers:** AARP is challenging utility rate increase proposals and fighting to ensure that utility companies receive only what is fair and reasonable.
- **Ensuring Reliable Service:** AARP is working to ensure your utility companies provide reliable service you can count on, and timely repairs after major outages.

# Policy on Energy Assistance Programs

## AARP LIHEAP/WAP Policy

- Policy makers should encourage companies that supply LIHEAP households to plan and coordinate service with state agency. Coordination can reduce the adverse impact of delayed funding.
- Appropriate state funds to supplement federal LIHEAP allocations.
- Strengthen outreach and education programs
- Automatically enroll electric and natural gas customers in any and all low-income energy assistance program when they apply for other income-based financial assistance programs

# Policy on Energy Assistance Programs

## AARP Policy on LIHEAP/WAP Programs

- Weatherization helped more than 6.5 Million low-income households make their homes more energy efficient, reduce energy expenditures, and improve health and safety
- Weatherization reduces home energy costs by 21% which equates to about \$437 annually on bills.

# Coalition to Keep Michigan Warm

## COALITON TO KEEP MICHIGAN WARM

### Mission Statement:

Together, the Coalition members seek to improve the availability of financial and human resources to meet the energy assistance needs of Michigan's low income households. The members perform this mission through exchange of information, developing new ideas, public education and advocacy.

# Why is AARP a Member?

- **Value-** There is not another coalition dealing with this subject matter that is more diverse than this group. We come together to discuss and share ideas on how to better serve the low income residents of Michigan.
- **Sharing of Best Practices-** Because of the diverse nature of the group we are constantly sharing best practices on how to reach and better educate this underserved population and better educate.
- **Education and Outreach-**When working with this population education is key. We all have a membership, constituents, and customers that need this important information.



**Melissa Seifert, Government Affairs**

**AARP Michigan**

**Mseifert@aarp.org**

**517-267-8934**

**@MSeifertAARP**

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## MISSION & VISION

The mission is to help those in need through the exchange of information, developing new ideas, public education and advocacy.

## UNIQUE COALITION

Members include energy service providers, state governmental bodies, nonprofit energy assistance providers, and individual supporters with direct or indirect involvement in low income household energy issues.

## RECENT PROGRAMS

We've been engaged through member 211 Michigan with education on the winter season and ways to seek help.

**Monica Martinez**  
**Coalition to Keep Michigan Warm**  
**[monica@rubenstrategy.com](mailto:monica@rubenstrategy.com)**

# Coalition to Keep Michigan Warm

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## Leadership

Organizational structure modification; Chaired by a non-profit, Vice-chaired by a utility rep

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Cultivating non-profit leadership

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Only voice exclusively focused on low-income energy

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## Engagement

Greater monthly participation by focusing on value to membership

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Increased participation at events and advocacy forums

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Boosting opportunities for visibility, legislative & Congressional visits

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## Outcomes

Information sharing and collaboration; Pathways

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Policy Fixes: Engagement with State Partners

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Solutions Based Outcome – Benefits all customers

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# CTKMW in Action



## Results

Outreach assistance

Webinars

Expertise

*“we encourage citizens throughout the state to help keep all Michiganders warm by showing support for the **Coalition to Keep Michigan Warm**, its members”*



## Governor Proclamation – Coalition Branded



## Advocacy Outreach

On the news: Coalition members will go to Washington to advocate for more LIHEAP

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## BE PRESENT

Join us on **Wednesday, February 24, 2016** for our annual day at the State Capitol in Lansing, Michigan. We will be reaching out to the legislature and state policy makers to explain why energy assistance is so important to our most vulnerable families. Join us at Noon under the tent on the capitol grounds for a brief program

## SIGN ON FOR LIHEAP

We are writing to urge you to increase funding for the Low Income Home Energy Assistance Program (LIHEAP) in FY2017. Sufficiently funded, LIHEAP serves a vital, life-saving role protecting millions of families from America's cold winters and hot summers. A FY2017 appropriation of at least \$4.7 billion is necessary if this program is to continue to allow states and their charitable partners to serve the growing need of America's most vulnerable households.

[Sign the LIHEAP letter](#)

## JOIN THE COALITION

Become a supporter of the Coalition by being a part of our growing number of Michigan citizens who support energy assistance. You will receive periodic emails to keep you "in the loop."

First Name: \*

Last Name: \*

Email: \*

[www.coalitiontokeepmichiganwarm.org](http://www.coalitiontokeepmichiganwarm.org)



# **Robocalls**

**Bikram Bandy**

**Do Not Call Program Coordinator  
Federal Trade Commission**

**NARUC Winter Committee Meetings  
Renaissance Washington Hotel  
February 14, 2016**

Federal Trade Commission

# Are You a Lawyer?

- The views expressed in this presentation are mine and do not necessarily represent the views or official positions of the FTC, any FTC Commissioner, or any other person.



# What Are the FTC's Rules?

- Generally cannot place a telemarketing call to a number on the DNC Registry
- Cannot call someone who has previously asked not be contacted again
- All telemarketing robocalls (even to numbers not on the DNC) are illegal unless you have written consent





# How Big of a Problem Is This?

- FTC averages over 300,000 DNC complaints per month
- Approximately 55% are robocall complaints
- Actual volume of illegal calls likely much higher



# What Are These Calls About?

- Debt Relief / Interest Rate Reduction (Rachel)
- Phantom debt / IRS
- Tech Support
- Healthcare (Fake Health Insurance, Medical Discount Cards, Pharmacy, Medical Devices / Diabetes)
- Travel / Vacation / Timeshares
- Extended Auto Warranty
- Home Security Systems
- Medical Alert Devices
- Energy / Solar Panel Installation
- Home Services (Air Duct Cleaning, Carpet Cleaning)



# What Has the FTC Done So Far?

- Nearly 700 companies and individuals sued
- Awarded over \$1.2B in judgments
- Defendants made BILLIONS of illegal calls




# What Does Law Enforcement Look Like?

- FTC, Florida Attorney General Sue to Halt Operation that Used Robocalls to Fraudulently Pitch Medical Alert Devices to Seniors Nationwide
  - <http://www.ftc.gov/news-events/press-releases/2014/01/ftc-florida-attorney-general-sue-halt-operation-used-robocalls>
- FTC and Ten State Attorneys General Take Action Against Political Survey Robocallers Pitching Cruise Line Vacations to the Bahamas
  - <https://www.ftc.gov/news-events/press-releases/2015/03/ftc-ten-state-attorneys-general-take-action-against-political>



# Senior Safe Alert (Jan. 2014)

- Robocalls and DNC violations
  - “John from the Shipping Department” 
- Loaded with misrepresentations:
  - Friend/relative already paid – they won’t get money back
  - Endorsed by AHA, ADA, and/or NIA
  - Free at “no cost to you whatsoever” despite monthly monitoring fee
  - Credit card won’t be charged until activation
- Fake caller ID & failure to identify actual company name
- Difficult to cancel/return
- \$13M in commissions
- Injunction freezing all assets, allowing immediate access, and placing company in receivership
- Settlement – \$23M judgment – surrender of cash, cars, and a boat



# Caribbean Cruise Lines (March 2015)

- “Survey” robocalls from “John with Political Opinions of America” with cruise pitch
- 12-15 million calls per day
- Spoofed caller ID
- Partnered with 10 state AGs to bring case against cruise company and dialer
- Civil penalty settlements of \$13.8M





Federal Trade Commission

# Why Isn't Law Enforcement More Effective?

- Difficulty Identifying Targets
  - Limits of consumer complaints
  - Spoofing
  - Trace back difficulties
  - Overseas operations
- Whack-a-Mole + Multiplier Effect





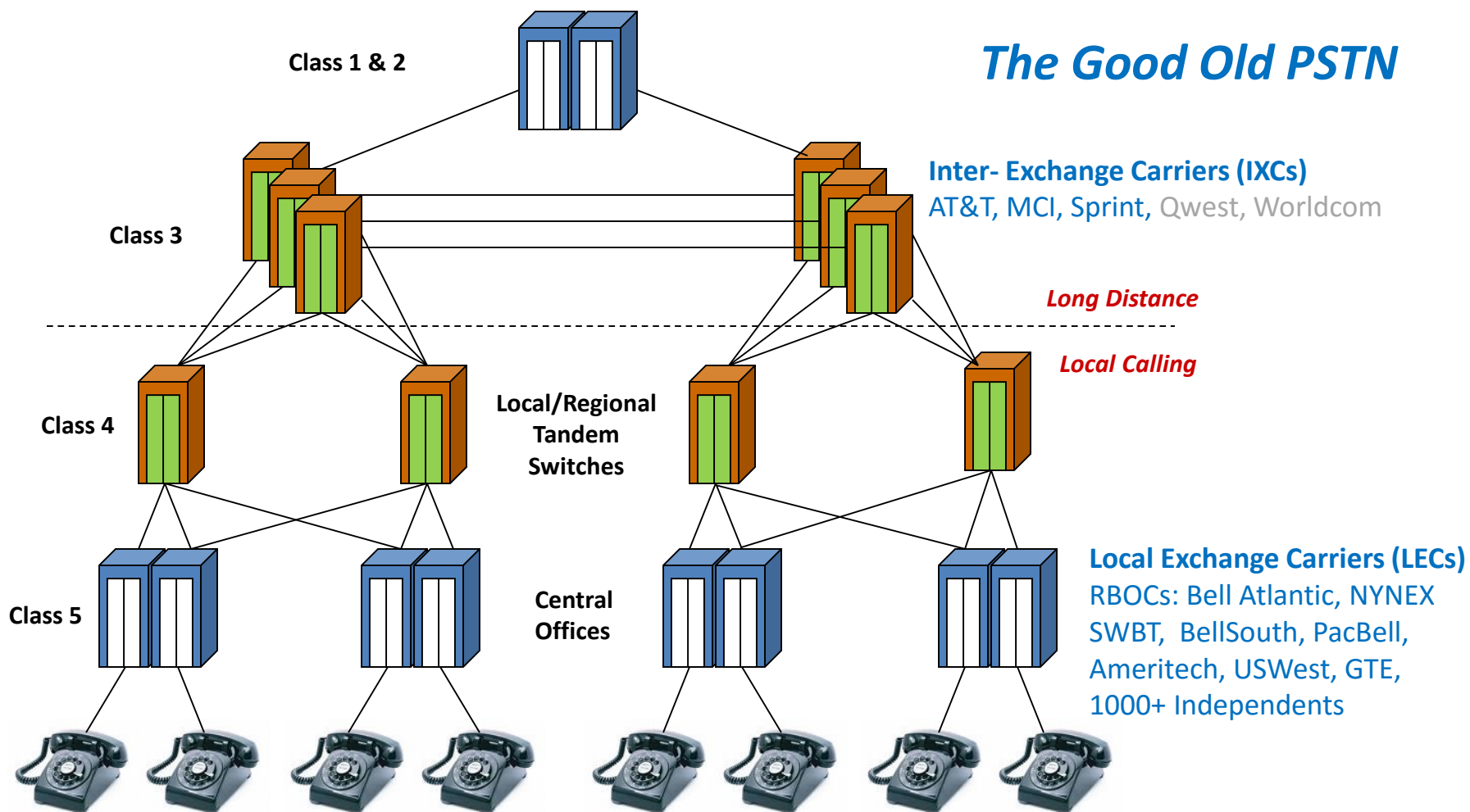


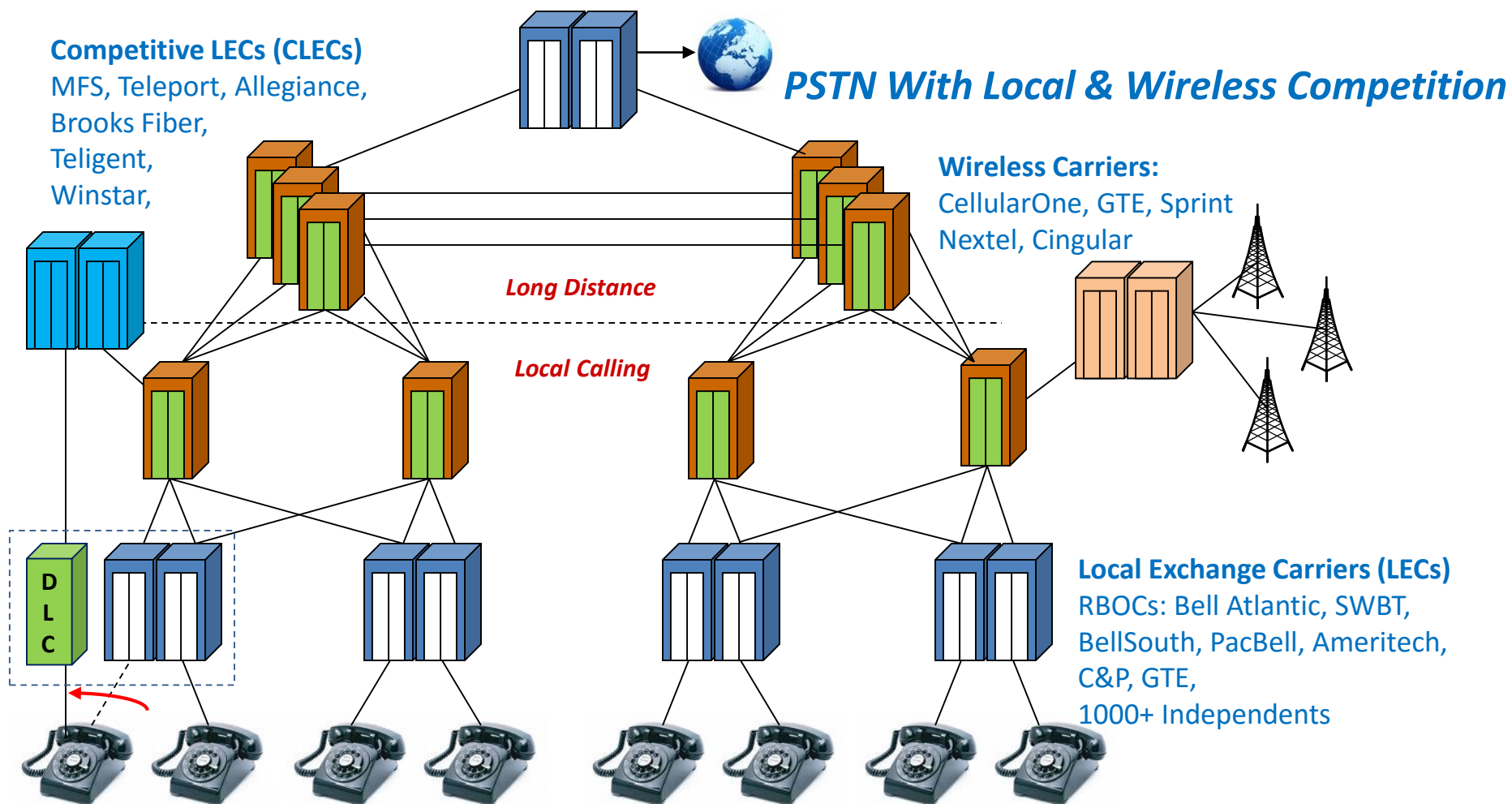
# **NARUC Winter Meeting Committee on Consumer Affairs Robocalls**

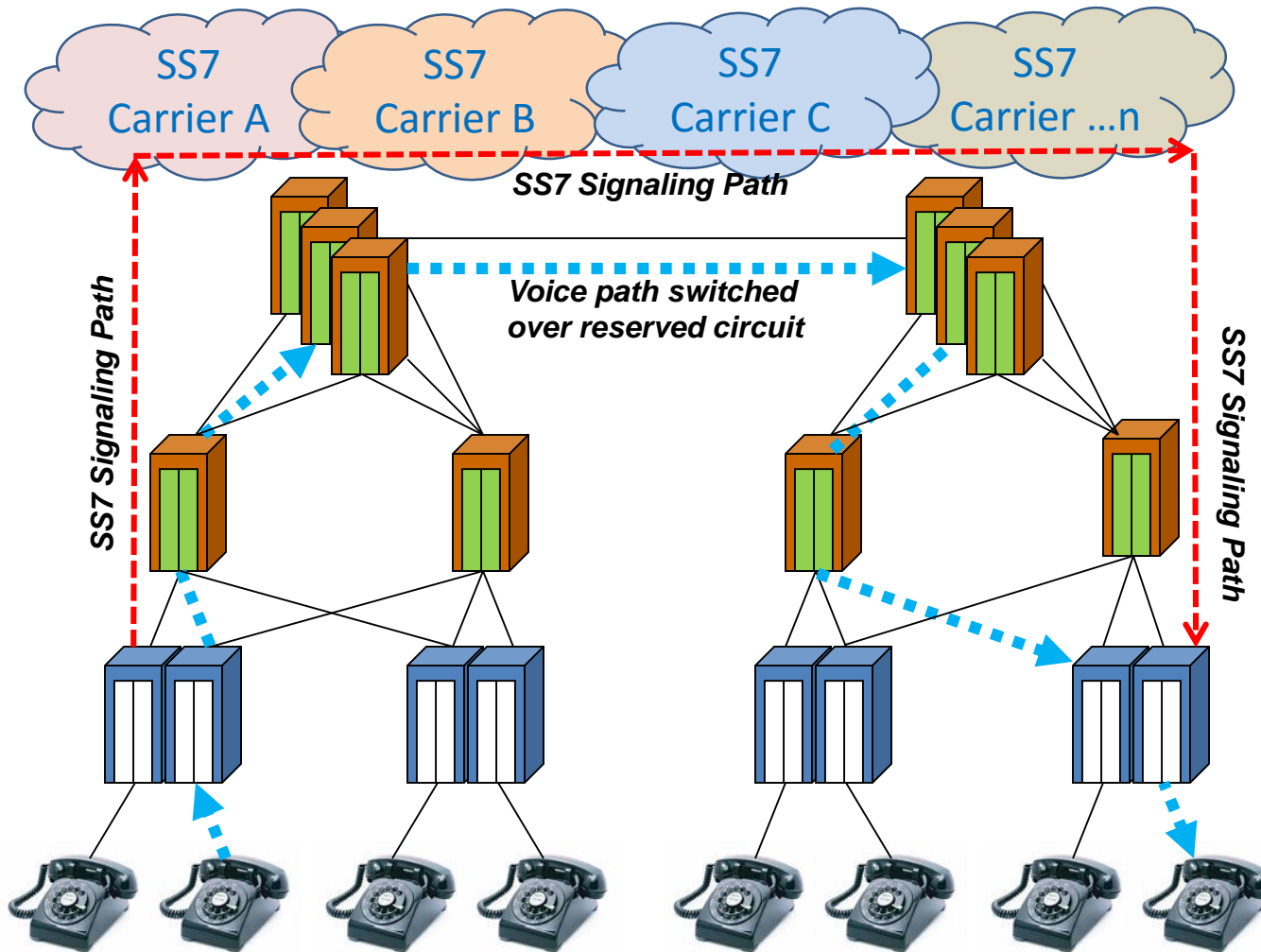
**February 14<sup>th</sup>, 2016**

# **The Network – what changed.**

## *The Good Old PSTN*



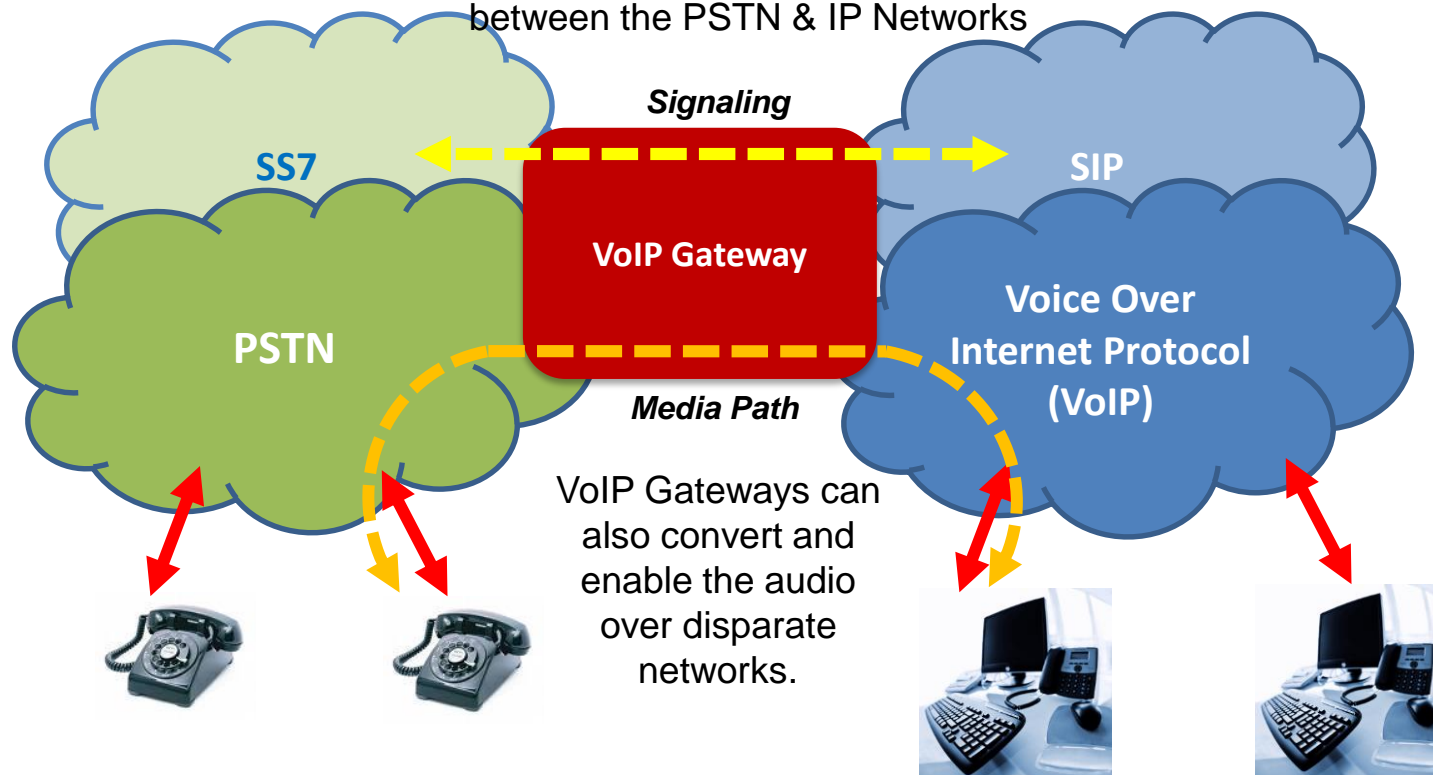




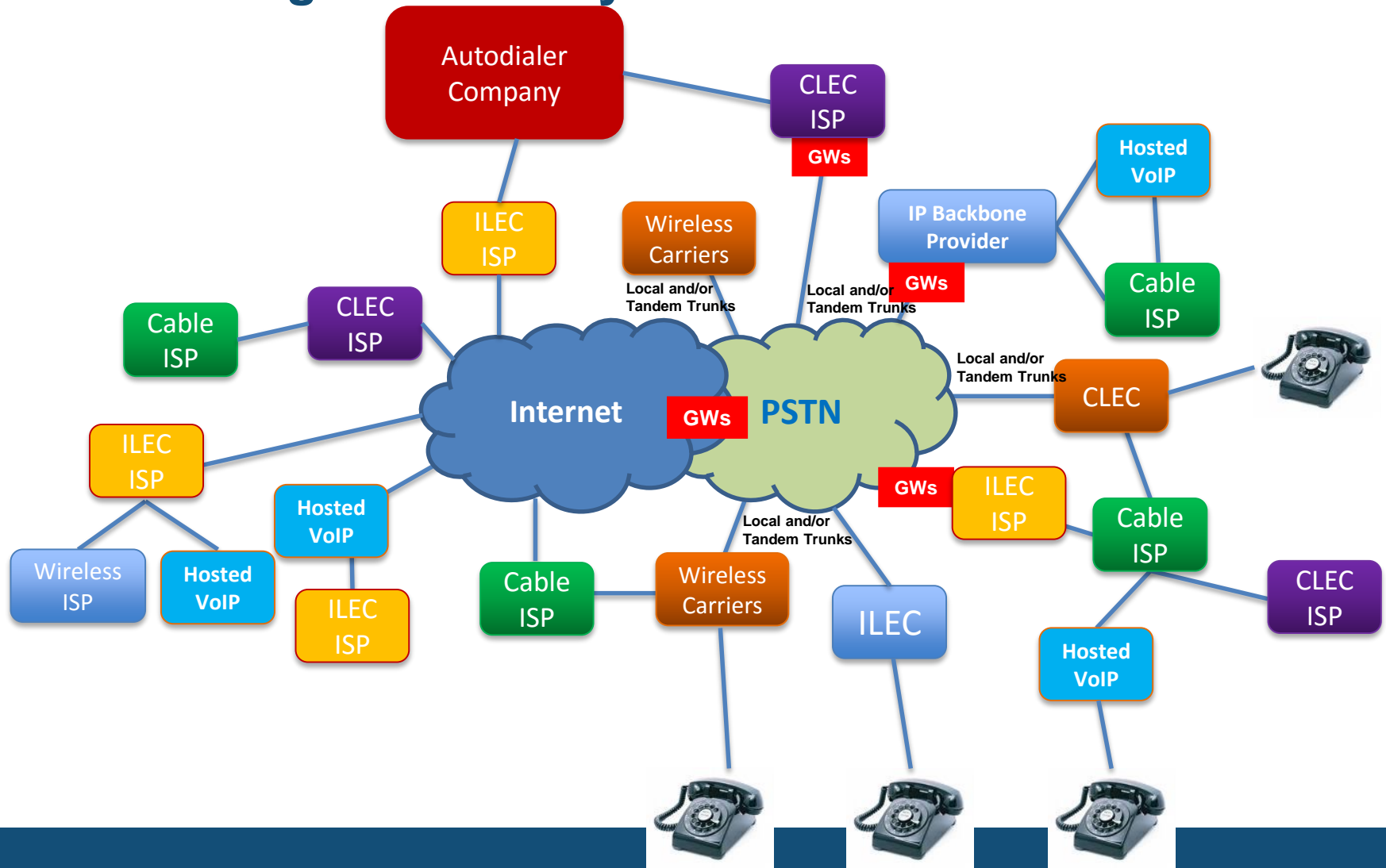
## *SS7 Signaling In The PSTN*

## VoIP to PSTN Gateways

VoIP Gateways interpret and convert the SIP protocol *to and from* the SS7 protocol to set up calls between the PSTN & IP Networks



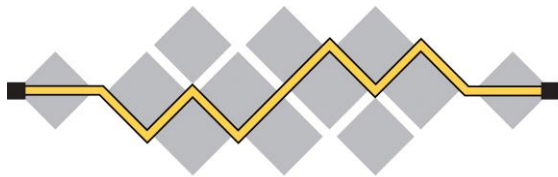
# The Evolving Voice Ecosystem.



# **Addressing robocalls.**



# Industry is Working in Several Venues, With Multiple Partners.



**I E T F<sup>®</sup>**



# Sampling of Robocall Mitigation Tools

## TDM Networks

Phone companies:

- Caller ID
- Black List
- White List
- Anonymous call rejection.

Third Parties:

- Robokiller
- Block list CPE

## Wireless Networks

Android:

- Call Control
- Call Reject
- Mr. Number
- Safe Call Blocker
- Truecaller

iOS:

- Airtel Call Manager
- Call Bliss
- Call Mute
- Robokiller

## IP Networks

Voice Providers:

- Do Not Disturb
- No Solicitation
- Black List
- White List

Third Parties:

- NoMoRobo

## Short Term Goals

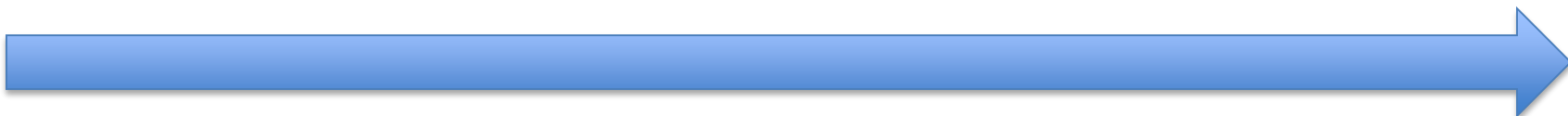
- Increase consumer awareness.
- Target consumer outreach (e.g., seniors).
- Continue IETF-STIR efforts.
- Focus on improved industry cooperation.

## Mid Term Goals

- Development of additional call mitigation tools (industry, third party, etc.).
- Enhance industry cooperation.
- Development of IETF-STIR standards.

## Long Term Goals

- Deployment of IETF-STIR.
- Broader availability of industry and third party tools and services.
- Enhanced enforcement.



# Robocalls and Spoofing

Antonio Sweet

Office of Strategic Planning & Policy Analysis



# FCC Efforts Against Robocalls

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- Authority to fight unwanted robocalls comes from the Telephone Consumer Protection Act of 1991 (TCPA)
- FCC receives 200,000+ TCPA-related complaints annually
- Jun 2015: issued Declaratory Ruling to strengthen TCPA and support third-party call filtering solutions
- Sep 2015: hosted industry workshop with proposed timeline for Caller ID Authentication standards
- Oct 2015: launched robocall data-sharing system for improved pattern analysis conducted by call filter developers

# Commission's Declaratory Ruling

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- Consumers have the right to revoke their consent to telemarketing calls/texts in a reasonable manner at any time
- Number reassignment is not a loophole; new users can revoke consent given by previous user to telemarketer
- “Auto-dialer” definition (technology with the capacity to dial random or sequential numbers) applies to mobile as well
- Strong Enforcement – individual fines reached \$2.9M in 2014
- Clarified that carriers can offer third-party call-filtering solutions on an opt-in basis for their customers

# Proposed Timeline

	Authentication	Call filtering
Winter 2016	IETF completes STIR SIP header document. Industry proposes cryptographic credentials storage.	Carriers using VoIP-enabled local exchanges enable simultaneous ringing-based call filtering.
Spring 2016	IETF and/or ATIS complete validation protocol & DNO list.	Carriers offer blacklist filters; industry makes star code for reporting robocalls.
Spring 2016	ATIS drafts doc for handling VoIP calls that fail caller ID validation. Gateway providers launch DNO service.	IETF and/or ATIS draft doc for indicating receiver call filtering in SIP, caller robocall reporting, et al.
Summer 2016	SBC vendors offer beta ID validation and test at SIPit.	Carriers w/ third-party call filtering must define API.
Fall 2016	Carriers and gateway providers sign calls based on credentials.	Carriers offer first version of user-controlled call filtering.
Winter 2017	Terminating carriers validate SIP calls based on credentials.	
Summer 2017	All VoIP-originated calls are signed.	

# Do-Not-Originate System

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- Spoofed calls go through VoIP gateway to get on SS7 network
- Terminating carriers can mark inbound calls at gateway
- Solution: Maintain a list of numbers that should not use VoIP gateways and cross reference incoming number at the gateway
- Change the caller ID to warn call recipient of impersonation (or offer filter at destination for marked calls)
- Uses existing technology and requires no regulatory action
- Trusted entities have an incentive to voluntarily join list so the public trusts their calls



# What Should We Tell Consumers?

1. Explain why technology makes this a difficult problem to solve
2. Register for DNC
3. Don't engage
  - Don't do business with robocallers and cold callers who are trying to sell you something
  - Don't pay via non-traditional payment methods (wire transfers, reloadable gift cards, etc.)
  - Just hang up
4. File a complaint with the FTC at [donotcall.gov](https://donotcall.gov) or [ftc.gov](https://ftc.gov)
5. Look into getting a phone spam filter

