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STATE OF NEW HAMPSHIRE
PUBLIC UTILITIES COMMISSION

January 14, 2022 -9:05 a.m.

[Remote Hearing conducted via Webex]

RE: DE 19-057
PUBLIC SERVICE COMPANY OF NEW HAMPSHIRE
D/B/A EVERSOURCE ENERGY
Notice of Intent to File Rate Schedules
[Hearing]

PRESENT:

Chairman Daniel C. Goldner, Presiding
Commissioner Carleton B. Simpson

Doreen Borden, Clerk

APPEARANCES:

Reptg. Public Service Co. of NH, d/b/a
Eversource Energy:
Jessica Bruno Ralston, Esq. (Keegan...)

Reptg. N.H. Department of Energy:
Paul D. Dexter, Esq.

COURT REPORTER: SUSAN J. ROBIDAS, NHLCR NO. 44

I N D E X

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3 WITNESS PANEL: CHRISTOPHER T. KISHIMOTO
4 THERESA WASHINGTON
5 ERICA L. MENARD
6 JENNIFER A. ULLRAM

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E X H I B I T S

EXHIBIT ID	D E S C R I P T I O N	PAGE NO.
69	Petition for Base Rate Adjustment filed 12/15/21	Premarked
70	RECORD REQUEST: Provide total number of customers eligible for New Start Program in arrears over \$12,000 and average arrears in dollars	75
71	RECORD REQUEST: Provide total number of customers eligible for EAP program in arrears over \$12,000 and average arrears in dollars	75

1 P R O C E E D I N G S

2 CHAIRMAN GOLDNER: Good morning.

3 Let's go on the record. I'm Chairman
4 Goldner. I'm joined by Commissioner Simpson.
5 Today we'll start with Docket DE 19-057.
6 We'll continue today with the hearing on the
7 issues raised in Docket 21-029 and conclude
8 with the hearing on the issues raised in
9 Docket 21-117.

10 So this is a hearing in DE 19-057
11 on Eversource's December 15th, 2021 Petition
12 for Base Rate Adjustment pertaining to
13 implementation of the Fee Free credit card
14 payment processing and the New Start Program.

15 Let's take appearances.

16 Eversource.

17 MS. RALSTON: Good morning.

18 Jessica Ralston from the law firm of Keegan
19 Werlin, on behalf of Public Service Company
20 of New Hampshire, doing business as
21 Eversource Energy.

22 CHAIRMAN GOLDNER: Thank you.

23 New Hampshire Department of Energy.

24 MR. DEXTER: Good morning, Mr.

1 Chairman and Commissioner Simpson. Paul
2 Dexter, attorney for the Department of
3 Energy.

4 CHAIRMAN GOLDNER: Thank you.

5 For preliminary matters, Exhibit 69
6 has been prefiled and premarked for
7 identification. All material identified as
8 confidential in the filings will be treated
9 as confidential, though I didn't see any.

10 Anything else we need to cover
11 regarding exhibits?

12 [No verbal response]

13 CHAIRMAN GOLDNER: Any other
14 preliminary matters before we have the
15 witnesses sworn in?

16 [No verbal response]

17 CHAIRMAN GOLDNER: Nothing. And
18 does anyone object to the witnesses in the
19 prefiled testimony?

20 [No verbal response]

21 CHAIRMAN GOLDNER: No.

22 MR. DEXTER: No objection from the
23 Department of Energy.

24 CHAIRMAN GOLDNER: Thank you, Mr.

1 Dexter.

2 Seeing none, let's proceed with the
3 witnesses. Ms. Robidas, would you please
4 swear in the panel of witnesses.

5 (WHEREUPON, CHRISTOPHER T. KISHIMOTO,
6 THERESA WASHINGTON, ERICA L. MENARD AND
7 JENNIFER A. ULLRAM were duly sworn and
8 cautioned by the Court Reporter.)

9 CHRISTOPHER T. KISHIMOTO, SWORN

10 THERESA WASHINGTON, SWORN

11 ERICA L. MENARD, SWORN

12 JENNIFER A. ULLRAM, SWORN

13 CHAIRMAN GOLDNER: Very good.

14 We'll move to direct examination of the
15 witnesses. Ms. Ralston.

16 MS. RALSTON: Thank you.

17 DIRECT EXAMINATION

18 BY MS. RALSTON:

19 Q. We'll start with Mr. Kishimoto. Would you
20 please state your full name, company position
21 and responsibilities.

22 A. (Kishimoto) My name is Christopher Kishimoto.
23 I'm manager of payments and print. I manage
24 the payment and print operations on behalf of

1 Eversource Energy operating companies,
2 including Public Service Company of New
3 Hampshire, doing business as Eversource
4 Energy. And in this role I've been
5 responsible for implementation of the
6 Company's Fee Free Credit and Debit Card
7 Program that was authorized by the Commission
8 in this docket.

9 Q. Thank you. And are you familiar with the
10 exhibit that has been marked as Exhibit 69,
11 which is the Company's December 15, 2021
12 filing that's under consideration today?

13 A. (Kishimoto) Yes. Exhibit 69 includes
14 testimony and attachments that I have
15 sponsored.

16 Q. And do you have any corrections or amendments
17 to those portions of Exhibit 69 that you
18 sponsored?

19 A. (Kishimoto) No.

20 Q. And do you adopt those portions of Exhibit 69
21 that you have sponsored as part of your sworn
22 testimony today?

23 A. (Kishimoto) Yes, I do.

24 Q. Thank you.

1 Next we'll move to Ms. Washington.

2 Would you please state your full name,
3 company position, and responsibilities for
4 purposes of this docket.

5 A. (Washington) Yes. My name is Theresa
6 Washington. I'm manager of our Credit
7 Hardship Programs and Protection here at
8 Eversource Energy. In my role I do oversee
9 Eversource's customer low-income programs and
10 the protections, that include the New Start
11 Program.

12 Q. Thank you. And are you familiar with the
13 exhibit marked as Exhibit 69, which is the
14 Company's December 15th filing that's under
15 consideration today?

16 A. (Washington) Yes. Exhibit 69 does include
17 the testimony and the attachments that I
18 sponsored.

19 Q. And do you have any corrections or amendments
20 to Exhibit 69?

21 A. (Washington) No.

22 Q. Thank you. And do you adopt those portions
23 that you sponsored as part of your sworn
24 testimony today?

1 A. (Washington) Yes, I do.

2 Q. Thank you.

3 Next we'll move to Ms. Menard. Would
4 you please state your full name, company
5 position, and responsibilities for purposes
6 of the docket.

7 A. (Menard) My name is Erica Menard. I'm the
8 manager of revenue requirements. I'm
9 employed by Eversource Energy Service
10 Company. In that role I'm responsible for
11 the coordination and calculation of revenue
12 requirements, including distribution rates
13 that are under discussion today.

14 Q. And are you familiar with the exhibit marked
15 as Exhibit 69, which is the Company's
16 December 15th filing under consideration?

17 A. (Menard) Yes. Exhibit 69 contains testimony
18 that I co-sponsored with Ms. Ullram.

19 Q. Thank you. And do you have any corrections
20 or amendments to those portions that you
21 sponsored?

22 A. (Menard) No.

23 Q. And do you adopt those portions of Exhibit 69
24 that you have sponsored as part of your sworn

1 testimony today?

2 A. (Menard) Yes, I do.

3 Q. Thank you.

4 And then finally, Ms. Ullram, would you
5 please state your full name, company
6 position, and your responsibilities for
7 purposes of this docket.

8 A. (Ullram) Good morning. My name is Jennifer
9 Ullram, and I'm the manager of rates. And in
10 this role I'm responsible for all activities
11 related to rate design, cost of service, and
12 rates administration for the Eversource
13 Energy subsidiaries in both Connecticut and
14 New Hampshire.

15 Q. Thank you. And are you familiar with the
16 exhibit marked as Exhibit 69, which is the
17 Company's December 15th filing?

18 A. (Ullram) Yes. Exhibit 69 includes the
19 testimony and attachments that Ms. Menard and
20 I co-sponsored.

21 Q. Thank you. Do you have any corrections or
22 amendments to those portions of the exhibit
23 that you sponsored?

24 A. (Ullram) No, I do not.

1 Q. And do you adopt those portions of Exhibit 69
2 that you have sponsored as part of your sworn
3 testimony today?

4 A. (Ullram) Yes, I do.

5 Q. Thank you. I will now turn back to Mr.
6 Kishimoto. Would you please describe the
7 purpose of the Fee Free Credit/Debit Program.

8 A. (Kishimoto) The Fee Free Credit and Debit
9 Program was proposed to meet customer needs
10 and expectations by eliminating the
11 transaction fee for certain credit and debit
12 card payments and to recover the cost of this
13 arrangement through base distribution rates.
14 In the Company's experience, customers want
15 the convenience of paying their monthly bills
16 with a credit or debit card without incurring
17 transaction fee. And transaction fees have
18 also been a significant driver of customer
19 dissatisfaction.

20 Q. And can you just provide an overview of the
21 structure for this program?

22 A. (Kishimoto) The program is available to
23 residential customers for one-time payments.
24 Customers who wish to use this program each

1 month must enter their payment information
2 each time they make a payment.

3 The Company is monitoring customer
4 adoption rates and reporting on these rates
5 to the Department of Energy Staff and the
6 Office of the Consumer Advocate. The
7 Settlement Agreement approved in this docket
8 includes certain functions related to the
9 adoption rate and cost of this program. For
10 the program's first year, the costs are
11 expected to be \$375,000. This amount was
12 included in rates beginning January 1st,
13 2021, and assumed a penetration rate of
14 5 percent.

15 Q. Thank you. And can you provide a brief
16 overview of the program's implementation?

17 A. (Kishimoto) Sure. The program became
18 available to customers on February 11th,
19 2021. As of October 31st, 2021, the adoption
20 rate was 5.4 percent of total residential
21 customer payments, exceeding expectation.
22 Based on the initial experience, the Company
23 estimates an annual adoption rate of
24 5.7 percent of total customer residential

1 payments.

2 The Company has incurred costs of
3 \$267,110 for the first nine months of the
4 program, and expects total cost for the first
5 12 months to be \$392,000. This is based on
6 an estimated cost of \$400,000 offset by
7 estimated savings of \$8,000. This estimated
8 cost will exceed the projected cost by
9 \$18,000, but is below the annual cap of
10 \$520,500.

11 Q. Thank you. And so could you summarize
12 Eversource's request today, specifically what
13 we're asking the Commission to approve.

14 A. (Kishimoto) Okay. The Company is not
15 requesting any change to rates at this time
16 associated with the program. Instead, the
17 Company will reconcile any over- or under-
18 recovery at the time of the next rate case.

19 Attachments CTK-1 provides a comparison
20 of estimated and annual actual costs of the
21 program as of October 31st, 2021. This
22 attachment also shows projections for the
23 first 12 months of the program. The Company
24 is also not recommending any changes to the

1 program. The Company will continue to
2 monitor the adoption rate by customers and
3 submit an annual report on the program's
4 adoption rates and costs. The first
5 compliance report was provided with my
6 testimony as Attachment CTK-2.

7 Q. Thank you.

8 I will now turn to Ms. Washington. And
9 would you please describe the purpose of the
10 New Start Program.

11 A. (Washington) Yes. The New Start Program is
12 an arrearage-forgiveness program. It
13 provides payment assistance for qualifying
14 residential customers who are struggling with
15 past-due bills. The concept of that program
16 is for every on-time monthly payment made,
17 then a portion of that customer's balance is
18 forgiven. Their past-due balance is
19 forgiven. So the program does have some key
20 benefits to customers, where it enables
21 customers to develop consistent payment
22 habits. It protects the customers from
23 disconnection while they're participating in
24 the program, and it enables the customer to

1 get a fresh start because their arrears are
2 forgiven with each successful payment made.
3 The program reduces cost for the Company
4 because it reduces field visits,
5 disconnections and reconnections of service.

6 Q. And can you provide an overview of the
7 structure for the New Start Program?

8 A. (Washington) Yeah. The program is available
9 to residential customers whose accounts have
10 been coded as "financial hardship" and whose
11 account has a balance of at least \$150, and
12 at least that \$150 is at least 60 days past
13 due. There's an annual forgiveness cap per
14 customer of \$12,000.

15 Q. And were there any other criteria for program
16 implementation that were set forth in the
17 Settlement Agreement that was approved in
18 this docket?

19 A. (Washington) Yes. The Company was required
20 to convene a stakeholder group to develop a
21 more defined set of criteria for program
22 implementation. The Settlement Agreement
23 also set out reporting requirements for the
24 Company. As a result of that stakeholder

1 group, the Company filed a report with the
2 Commission that was approved on June 1st of
3 2021.

4 Q. And can you provide an overview of the
5 implementation for this program to date?

6 A. (Washington) Yeah, the Company's Information
7 Technology Department has been outlining and
8 developing the requirements to implement the
9 necessary changes to the Company's billing
10 system and processes. The program is
11 expected to go live early 2022.

12 Q. Thank you. And then can you just provide a
13 brief summary of what Eversource's request is
14 today regarding this program?

15 A. (Washington) Yes. The Company's requesting
16 approval to include that \$1,077,356 of the
17 base rates to provide adequate funding for
18 the program as implementation begins.
19 Recovery of these funds is authorized under
20 Section 13.3 of the Settlement Agreement
21 approved in this proceeding to fund a reserve
22 account.

23 Q. Thank you.

24 My last series of questions can be

1 answered by either Ms. Menard or Ms. Ulram.

2 So Mr. Kishimoto stated earlier that the
3 Company is not requesting a rate change
4 associated with the Fee Free Program. Can
5 you please describe how the Company plans to
6 recover the costs associated with this
7 program?

8 A. (Menard) Yes, I'll take that. Ms. Menard.

9 As Mr. Kishimoto explained, the Company
10 is already recovering \$375,000 through base
11 rates associated with the Fee Free Credit
12 Card Program. And while the Company
13 estimates their -- for 12 months it will
14 incur an additional \$18,000 in costs above
15 that \$375,000 during the first year, the
16 Company is not seeking a base distribution
17 rate increase at this time; instead, the
18 Company proposes to reconcile these costs in
19 the next rate case.

20 Attachment ELM/JAU-1 presents the actual
21 costs incurred for the Fee Free Credit Card
22 Program and the variance between base
23 distribution recovery for the first year
24 actual estimated costs for the program.

1 Also in that attachment it shows the
2 reconciliation of the program costs that will
3 be maintained until the time of our next base
4 distribution rate case.

5 Q. Thank you.

6 Turning to the New Start Program, Ms.
7 Washington stated that the Company is
8 requesting approval to begin recovering an
9 additional \$1,077,336 in base rates beginning
10 February 1st. Have you provided a
11 calculation of the rates for this adjustment?

12 A. (Ullram) Yes, we have. Attachment ELM/JAU-3,
13 which is on Bates 68, provides the allocation
14 of the adjustment for each rate class. And
15 ELM/JAU-3 also provides the overall revenue
16 impacts and bill impacts associated with the
17 adjustment.

18 Q. And what is the bill impact for an average
19 residential customer associated with the
20 adjustment?

21 A. (Ullram) So Bates 90 in ELM/JAU-3, the
22 monthly bill impact for Rate R customers
23 using between 550 and 650 kilowatt hours a
24 month ranges from 10 cents to 12 cents per

1 month.

2 Q. Thank you. And does this adjustment result
3 in rates that are just and reasonable?

4 A. (Ullram) Yes, it does.

5 Q. Thank you.

6 MS. RALSTON: Nothing further. The
7 panel is now available.

8 CHAIRMAN GOLDNER: Thank you.
9 We'll move to cross-examination, and I'll
10 recognize Mr. Dexter.

11 MR. DEXTER: Thank you, Chairman
12 Goldner. Good morning.

13 CROSS-EXAMINATION

14 BY MR. DEXTER:

15 Q. I would like to start with a few questions on
16 the Fee Free Program as described.

17 My understanding from the direct exam is
18 that approximately \$375,000 in
19 program-related costs was set in the base
20 rate case -- was built into base rates as a
21 result of the base rate case. I would ask
22 one of the witnesses to describe for me
23 specifically what's in the \$375,000. In
24 other words, what types of costs was that

1 intended to cover?

2 A. (Kishimoto) Those costs, the \$375,000,
3 represents the percentage over our
4 original -- we had 3 percent of our customers
5 prior to implementation were paying by credit
6 card, with \$375,000, the cost per -- the
7 \$1.40 that was charged for each customer
8 credit card transaction for residential
9 customers.

10 Q. So if I understood that answer, it's \$1.40
11 times a certain number of payments; is that
12 right?

13 A. (Kishimoto) Correct.

14 Q. Okay. What's the \$1.40? What does that
15 represent?

16 A. (Kishimoto) The per-transaction costs.

17 Q. Right. And that's my question. So is that a
18 fee that Eversource pays to a bank or -- I'm
19 just curious what makes up the \$1.40.

20 A. (Kishimoto) Yes, that's a fee we pay to our
21 banker for each payment that's processed.

22 Q. And I believe I understood from the testimony
23 that that number was predicted to be \$1.48,
24 and the actual rate comes in at \$1.40. Do I

1 have that right?

2 A. (Kishimoto) Yes.

3 Q. Can you explain what makes up the difference,
4 why the rate is lower, coming in lower than
5 what was predicted back in the rate case?

6 A. (Kishimoto) There is a pricing matrix that
7 we, based on our contract, that we've agreed
8 to, depending on two items: The percentage
9 of credit card, pure credit card payments
10 compared to -- and the average payment
11 amount, that wherever our customer
12 transactions fall on that matrix, our vendor
13 can change the price. We had negotiated it
14 down to \$1.40.

15 Q. So that \$1.40 --

16 A. (Kishimoto) Sorry. We negotiated it to stay
17 at that per-transaction price.

18 Q. Right. And it sounds like, from what you're
19 saying, that \$1.40 is some sort of an average
20 of all these transactions and where they fall
21 in the matrix, and \$1.40 represents an
22 average. Is that a fair assessment?

23 A. (Kishimoto) Yes.

24 Q. Okay. Thanks. I wanted to turn to your

1 testimony to Bates Page 15. And there's a
2 statement in the testimony that you reached
3 5 percent penetration rate in this program.
4 That's up on Line 3. Can you explain that?
5 You touched on this. Can you explain what
6 that means, a "5 percent penetration rate"?

7 A. (Kishimoto) Yes. The 5 percent penetration
8 rate represents the percentage of residential
9 customers that pay by credit card over the
10 percentage of all residential customer
11 payments.

12 Q. And am I correct that you said that the
13 actual information has shown that percentage,
14 penetration percentage, is a little bit
15 higher, that it's actually up to 5.4 percent?
16 Did I hear that right?

17 A. (Kishimoto) That's correct.

18 Q. What was the fee that was charged for using a
19 credit card before this program took place?

20 A. (Kishimoto) The residential customers paid
21 \$2.25 prior to this program.

22 Q. On Page 15, Line 7, there's a sentence that
23 talks about -- begins on Line 7 that talks
24 about the offsetting savings as a result of

1 this program. Could you describe what makes
2 up the offsetting savings.

3 A. (Kishimoto) Yes. Customers above our
4 original 3 percent -- the original 3 percent
5 of our customers that were paying by credit
6 card, the customers have since migrated from
7 implementation date, and we assumed that
8 95 percent of those customers migrate from
9 making direct debit payments, with 5 percent
10 migrating from mailing in check payments.

11 Q. And so can I deduce from that, that it's less
12 expensive for the Company to process a credit
13 card payment than a check payment, and that's
14 where the savings come from?

15 A. (Kishimoto) The savings come from, assuming
16 that they migrated over from the other
17 channels, there's a Company cost associated
18 with each payment transaction that we are no
19 longer paying as a result of them making a
20 credit card payment.

21 Q. What's the nature of those costs that are
22 saved? What's the nature of the savings?

23 A. (Kishimoto) The savings are from
24 per-transaction costs charged by our

1 payment-processing vendors for each of those
2 channels.

3 Q. So you have a vendor to process payments,
4 whether it's by credit card or by check. Is
5 that what I'm hearing?

6 A. (Kishimoto) Correct.

7 Q. And sounds like it's less expensive to do it
8 by debit or credit card than by check. Is
9 that right?

10 A. (Kishimoto) That is correct.

11 Q. Per the statement in your direct testimony --
12 I'm sorry, I don't know the Bates page
13 reference -- rather than increase the rates
14 at this time as the settlement would have
15 allowed, the Company has chosen not to seek
16 that small rate increase, but instead allow
17 the costs to be reconciled at the time of the
18 next rate case.

19 I'd like one of the witnesses to explain
20 how that reconciliation will take place in a
21 rate case. What will that look like?

22 A. (Menard) Sure, I can take that. Ms. Menard.

23 So we continue to track the variance
24 between what is in base rates and the actual

1 costs, and we defer that over amount, over or
2 under, actually. And so those over- or
3 under-collections will -- sorry. Just got a
4 little pop-up.

5 Those over- or under-collections will be
6 deferred and collected in a deferred asset
7 account and analyzed at the time of the next
8 rate case, just like any other deferrals.

9 Q. Okay. And this same mechanism is proposed
10 per the settlement concerning the \$1,077,356
11 that was related to the New Start Program; is
12 that correct?

13 A. (Menard) Can you restate that question?

14 Q. Yeah. I guess what I'm asking more directly
15 is, is it also the Company's position that,
16 per the settlement, the \$1,077,356 that
17 relates to the New Start Program will also be
18 reconciled at the time of the next base rate
19 case?

20 A. (Menard) Yes, that's correct.

21 Q. So both of these items, then, your prior
22 answer would apply to both of these items,
23 that you'll accumulate the over or under.
24 You'll have a deferred amount at the

1 beginning of the next rate case, and then it
2 will be --

3 A. (Menard) Right, it will be handled the same
4 way.

5 Q. Do you know at this time how that will take
6 place, the mechanics of how that will take
7 place in the next base rate case, what we can
8 expect to see?

9 A. (Menard) It will be similar to any other
10 deferred asset account that exists on the
11 books at the time of the Company's test year.
12 And the Company would propose some kind of
13 mechanism to adjustment or add to the base
14 cost of service.

15 You know, sometimes the deferral amounts
16 are large enough, there's a proposal to
17 amortize those over a number of years, and
18 sometimes there's just a base adjustment. So
19 I can't say at this time because I don't know
20 what the future will look like. But it will
21 be handled the same way as any other deferred
22 asset.

23 Q. Can you recall any other deferred assets that
24 were handled in the most recent rate case,

1 just so we have an idea of what we're talking
2 about?

3 A. (Menard) Sure. Yeah. The environmental
4 reserve is one that comes to mind. There was
5 a balance on the books, and the Company ended
6 up settling to move that actually to the
7 stranded cost rate and then recovering that
8 over a certain time period.

9 Q. Right. And the stranded cost mechanism
10 allows for dollar-for-dollar collection.
11 Would you agree with that?

12 A. (Menard) Yes.

13 Q. Whereas reconciling in base rates may
14 actually not result in a dollar-for-dollar
15 collection. Would you agree with that,
16 depending on the amortization period, the
17 period in which base rates are in effect and
18 various things like that?

19 A. (Menard) I'm not sure I would agree with
20 that. I'm not sure, I guess, I understand
21 that.

22 Q. Well, I think what you had said was you'd
23 accumulate these costs in a bucket, and then
24 you'd make an adjustment to base rates to

1 either collect or pass back as appropriate.
2 And then you said if it's large enough, it
3 might even be amortized over a number of
4 years. But under a traditional base rate
5 setting, that amount, whether it's a positive
6 or a negative amount, will remain in base
7 rates until they are changed in the next rate
8 base; correct?

9 A. (Menard) Yes. Yeah, so there's a number of
10 ways you can handle it. Unfortunately, we're
11 looking into the future. And, you know, I
12 don't know what the proposal will be in the
13 next rate base case. But you would look at
14 what the deferred asset is and make a
15 proposal to either -- you know, if this is an
16 ongoing cost, you would adjust your base cost
17 of service to incorporate that. Or, you
18 know, you could say, you know, it's going to
19 be this amount for the first two years and
20 then it would drop off. So there's a number
21 of ways you could do it. It's hard to say,
22 sitting here today, what that would look
23 like. But the Settlement Agreement does
24 specify exactly how this is to be handled,

1 and it says that we would defer this until
2 the Company's next rate case.

3 Q. Okay. Is it the Company's position that when
4 the next base rate case comes along, this
5 item will be addressed in its prefiled
6 materials on Day 1 of the rate case? It's
7 not something that -- well, let me just leave
8 it at that.

9 Is this something the Company agrees
10 will be addressed in its filing up front when
11 the case is filed?

12 A. (Menard) It's hard to say "Yes" or "No"
13 sitting here today because I don't know what
14 the balance is going to look like. It could
15 be nothing, and the Company could forego it.
16 But we are tracking it. So it will be an
17 item that will be shown on the books. And
18 then depending on what the Company decides to
19 do to adjust, you know, we could make an
20 adjustment to base rates or not. But it will
21 be shown on the books, so it will be included
22 in the test year.

23 And so I guess to answer your question,
24 yes, it will be shown, and then we could

1 determine how to handle that in the base rate
2 case itself.

3 Q. Okay. Back more to the substance of the Fee
4 Free Credit Card Program. I'd like to turn
5 to Bates 21 of Exhibit 69. There's a
6 statement in the text. There's no line
7 numbers here. But in Bullet VI, that says
8 the recent study shows, quote, concerns about
9 credit cards [fees] have dropped three
10 percentage points.

11 Can you explain what "concerns about
12 credit card fees" means in this context? And
13 by you, I meant the Company if it's not --

14 [Court Reporter interrupts.]

15 Q. If it's not Ms. Menard that answers, I
16 understand that.

17 A. (Kishimoto) So these are from customer
18 complaints.

19 Q. And how are those complaints conveyed to the
20 Company?

21 A. (Kishimoto) Either via customer -- we have an
22 internal team that I'd have to -- subject to
23 check, but these are coming from our surveys
24 I believe. I'd have to check that, though.

1 Q. So I'm just curious. Was it a situation
2 where a question was asked on a survey like,
3 "Are you concerned about credit card fees?"
4 Or was it more of a situation like, "What
5 concerns do you have about the Company?" Do
6 you know how the question was posed to the
7 customers?

8 A. (Menard) So Mr. Dexter, I can try to help out
9 and answer that.

10 We have a company, J.D. Power, that
11 does, I can't remember if it's quarterly
12 or -- there's a frequency that J.D. Power
13 does surveys of customers, of our utility
14 customers, and we get those results broken
15 down into various categories. And so you can
16 see the customer satisfaction. They'll
17 indicate various questions. They'll indicate
18 why they say they're -- what their sentiments
19 are. So you can track, based on various
20 questions, the impact of their responses on
21 their overall customer satisfaction. So
22 that's to answer that question about the J.D.
23 Power residential study.

24 But as Mr. Kishimoto was saying, there's

1 other channels that the Company connects with
2 customers to receive feedback.

3 Q. And can one of the Company's witnesses
4 explain to me, on the left side of the graph,
5 I think it's the Y axis, if I remember
6 algebra, the percentages going up the chart,
7 why do the numbers repeat themselves? Why is
8 there two 21 percents, two 22 percents, two
9 23 percents and so on and so forth?

10 A. (Menard) There's probably a percentage, half
11 a percentage in there.

12 [Court Reporter interrupts.]

13 A. (Menard) Yes, it could be 21, 21-1/2, 22,
14 22-1/2. It was probably just left off. I
15 don't have it in front of me, but that's what
16 I would suspect.

17 Q. So if that's the case, then the difference
18 between the 2020 bar, which looks like it's
19 25-1/2, and the 2021 bar, which looks like it
20 hits 22-3/4, what's the difference between
21 those absolute numbers, rather than trying to
22 figure out the bars?

23 A. (Kishimoto) I do not have the actual numbers
24 outside of the bar graph with me.

1 Q. I think the testimony says that it was
2 3 percent. And my question would be, does
3 the Company consider that to be a substantial
4 change? In other words, if you can knock 3
5 percent off of concern, is that a substantial
6 movement in the Company's viewpoint?

7 A. (Menard) So the testimony is comparing, you
8 know, as you referred to, Item VI, Bullet
9 Item VI, 2021 as compared to 2020. So it's
10 comparing that 22 to the 25. And that's the
11 3 percent change, to answer your first
12 question.

13 And then the second question, does the
14 Company consider that a substantial change?

15 Q. Yeah, or significant, if that's a better
16 word. Is that something that is significant?

17 A. (Menard) I can't say for sure whether it's
18 significant. But any change, you know,
19 producing customer dissatisfaction is
20 important to the Company.

21 Q. I'd like to turn to the New Start Program,
22 Bates Page 30 in this package, the reference
23 at the very bottom, \$340,000, of, quote,
24 program start-up costs. Could you describe

1 what the program start-up costs are?

2 A. (Menard) Can you refer to that Bates page
3 over again? Sorry.

4 Q. Yes. That was Bates Page 30. It's in the
5 testimony of Ms. Washington, I believe.

6 A. (Washington) So the program start-up costs, I
7 believe that refers to like the IT work, the
8 information technology department, when it
9 impacts changes to our customer billing
10 systems.

11 Q. Thank you. And then Bates Page 31 talks
12 about the \$1,077,356 that's proposed in this
13 docket, in this phase of this docket. And
14 that is described at Line 4, "to assure there
15 is adequate funding for the program as it is
16 implemented in early 2022." What does that
17 mean, to -- oh, I'm sorry. I should have
18 quoted Line 2. The money is to, "fund a
19 reserve account in support of the program."
20 And then Line 4 says, "to assure that there
21 is adequate funding for the program as it is
22 implemented."

23 What does that mean? What are these
24 dollars for exactly?

1 A. (Menard) So I could just kind of help out and
2 set the stage a little bit. So there's two
3 pieces that were in the Settlement Agreement
4 for the New Start Program. The first piece
5 was \$1.7 million to implement changes to the
6 billing system, and that was spread over I
7 think a five-year period. So that's the
8 \$340,000 that's in base rates. So for five
9 years we'll be collecting \$340,000, which
10 totals the \$1.7 million, if I can remember
11 that all right.

12 The second piece is -- so that's just to
13 implement the program, the changes to the
14 billing system. Once those billing system
15 changes are completed, then the program can
16 start being offered to customers. So this
17 million dollars, \$1,077,000, is the amount
18 that will go into a reserve account. So as
19 customer dollars are forgiven, it goes
20 against this reserve account. And so when
21 the billing system changes are completed by
22 the end of the first quarter in 2022, we'll
23 begin offering that program to customers. So
24 we needed to fund that reserve. And so the

1 Settlement Agreement agreed that we wanted to
2 implement this increase to base distribution
3 rates to fund that reserve account close to
4 when the program changes will be completed
5 and close to or in line with when we would
6 have an opportunity for a rate change, so we
7 weren't having rate changes at off cycles.

8 So the February time frame is when we
9 change many of our rate's energy service
10 stranded costs. So the Company agreed that
11 we would seek the base distribution rate
12 increase at the same time of that
13 February 1st time frame. So that's why the
14 \$1,077,000 increase is being done at this
15 time, to align with when the program will
16 begin being offered. So it funds this
17 reserve that the forgiveness dollars will
18 come from. Hope that answers your question.

19 Q. Yes, very completely. Thank you.

20 On Bates 28 in the testimony, there's a
21 statement that refers to when a customer --
22 this is on Line 10 -- "completes the
23 program." Can you describe what completing
24 this program means?

1 A. (Washington) Yes, I can. So a customer
2 completes the program -- and New Start is a
3 12-month program; therefore, hypothetically,
4 we're hoping the customers are paying each
5 month of the 12-month program, because at the
6 end of the 12 months, the arrears or the
7 forgiveness will be provided on that past-due
8 balance that they came into the program with.
9 Therefore, they've completed the requirements
10 of the program with on-time monthly payments
11 and after completion they do not have an
12 arrears and therefore wouldn't necessarily
13 need to have the program available. Because
14 the intent of the program is to reduce that
15 arrears that made them eligible for the
16 program. So after completion, again, based
17 on 12 on-time monthly payments, at the end of
18 the program they've successfully completed
19 that.

20 Q. Thank you. And later on in that page it says
21 that the Company anticipates that 20 percent
22 of enrolled customers will complete the
23 program. Where does that estimate come from?

24 A. (Washington) Twenty percent is just based on,

1 because the programs are available in
2 Connecticut and Massachusetts, just looking
3 at what history tells us for customers that
4 are enrolled with the other states on this
5 program making 12 consecutive, on-time
6 monthly payments, we've seen a 20 percent
7 completion rate, an estimated 20 percent
8 completion rate for those that make it to
9 that point.

10 Q. And on Page 29 it talks about a cap, a per
11 customer cap that could be forgiven of
12 \$12,000. And this is limited to residential
13 customers as I understand it.

14 In your experience in the other states
15 that you mentioned, Connecticut and
16 Massachusetts, has that cap been hit; and if
17 so, is it frequently or very rarely? Or how
18 does that work out?

19 A. (Washington) No. Again, successfully
20 completing that -- you're meeting the cap.
21 So if you're enrolled in the program,
22 successfully complete, there's a cap
23 forgiveness that's provided based on the
24 balances. So you would, in essence, meet

1 that cap. And New Hampshire was established
2 at \$12,000, and the other states have
3 different caps associated with them.

4 Q. So certainly a residential customer could
5 successfully complete the program but not hit
6 the \$12,000 cap if their bills were \$100 a
7 month or \$200 a month. Would you agree?

8 A. (Washington) So if their balance -- we're
9 looking at the balance, because New Start
10 forgives one-twelfth of that balance.
11 There's a cap of \$12,000. So, of course, the
12 customer that comes into the program with a
13 \$1200 balance is having forgiveness at \$100.
14 So \$1200 would be forgiven over the period of
15 time.

16 Q. Okay. Well, I wanted to talk a little bit
17 about the rate increase that's proposed. So
18 I'm going to jump down to Bates Page 61. We
19 can start with a fairly insignificant
20 question, I guess.

21 Bates 61 is part of a four-page exhibit,
22 and it's part of a four-page exhibit that's
23 labeled "Attachment ELM/JAU-2," except on
24 Page 61 it's labeled "ELM/JAU-1." Is that

1 just a mislabeling of this exhibit or --

2 A. (Menard) Sorry. I wasn't following.

3 A. (Washington) So, Erica, Page 61, if we look

4 at the header, it's "Attachment ELM/JAU-1."

5 If you run up to Page 60, the header is

6 "Attachment ELM" --

7 A. (Menard) Yeah, got it. That just looks like

8 a mislabeling. Thank you for catching that.

9 I think you're on mute, Paul.

10 Q. Thank you. Right above that, the date where

11 we have "12/XX/2021," was that intended to

12 say "12/15/2021"?

13 A. (Menard) Yes, it was.

14 Q. So Bates 61 is intended to show, as I

15 understand it, the collection of over- or

16 under-recovery. And that's shown on Line 10;

17 is that right?

18 A. (Menard) Yes.

19 Q. I'm sorry. Was that "Yes"? I didn't hear?

20 A. (Menard) Yes. Yes, Line 10.

21 Q. Okay. And the first third of the schedule is

22 intended to show the costs; the second third

23 is intended to show the recovery; and the

24 last three lines nets out the difference. Is

1 that how this schedule works?

2 A. (Menard) That's how the schedule works, yes.

3 Q. And I see in the middle of the schedule
4 there's a bunch of recoveries because these
5 costs have been -- or are predicted to be
6 recovered over the course of 2022. And in
7 particular, Line 6 shows the \$1,077,000
8 that's at issue in this case. Would you
9 agree?

10 A. (Menard) Yes.

11 Q. And yet, I'm confused, I guess, why there are
12 no cost numbers in the top third of the page.
13 I would have expected to see both programming
14 costs and reserve account funding costs
15 predicted for 2022. Can you explain why
16 those lines are all blank, Lines 1, 2 and 3?

17 A. (Menard) Honestly, we just put this together
18 for illustrative purposes, you know, kind of
19 what the Company -- what it would look like
20 to track going forward. The important part
21 is really Lines 5 and 6 that show, you know,
22 the revenue streams for each of the two
23 components. And then, you know, as the New
24 Start dollars are forgiven, those would be

1 compared against that reserve account amount.
2 So it was -- we didn't put estimates in. We
3 didn't forecast what those New Start
4 forgiveness dollars were. This is just the
5 beginning of the program. So, again, all of
6 this would be reconciled. So we just put it
7 in more for illustrative purposes.

8 Q. So then, when we go to January 2023, the
9 bottom right-hand corner of this screen --
10 I'm sorry. When we get to the 12-month
11 total, that's a running balance, correct, the
12 12-month Total column?

13 A. (Menard) It would be a running balance, yes.

14 Q. So we would expect to not see an
15 over-collection of \$1.4 million; would you
16 agree? We'd expect to see something net of
17 actual costs; is that right?

18 A. (Menard) Yes, one would hope, because if you
19 saw that, that means no one subscribed to the
20 program. So, yes, we would expect to have
21 dollars for the payments that are being
22 forgiven and compare that to the amount in
23 the reserve account. Hopefully they should
24 be close to each other.

1 Q. Well, as I understand it, though, even if no
2 one subscribed to the program, there still
3 would be costs in Line 2, the IT programming
4 costs.

5 A. (Menard) So the IT programming costs, I'm not
6 sure it would be handled this same way. The
7 IT programming costs are capital dollars.
8 And so the final capital amount that is
9 incurred to make these programming changes
10 would be compared against the \$1.7 million
11 that's collected in rates. The variance
12 would be deferred, and then we would
13 determine that collection in the next base
14 rate case. So it's in total. It's a total
15 comparison because it's capital. It's
16 different. The New Start is really like an
17 ongoing expense type of thing, whereas the IT
18 programming costs is capital expenditure that
19 we're already recovering in base rates, those
20 capital dollars. So it would be the
21 difference. It probably -- the final
22 schedule, the final results would not look
23 like this.

24 Q. Okay. And the next page, if I understand the

1 way this package works, is the calculation of
2 the carrying charges on the over- or
3 under-recovered balance; is that right?

4 A. (Menard) Yes.

5 Q. And again, this schedule works off the prior
6 page. So we would not necessarily expect to
7 see the level of carrying charges, because
8 when real life happens, because the prior
9 page just shows over-collections, doesn't
10 have that offset predicted. Would you agree
11 with that?

12 A. (Menard) Correct. Yes, I would agree.

13 Q. So I'd like to jump down to Bates Page 68 for
14 a minute. Now, Bates Page 68 is where the
15 calculated rate increase -- where the
16 calculation of the proposed rate increase
17 occurs in order to collect the \$1,077,000.
18 Would you agree with that?

19 A. (Ullram) Yes, I would agree.

20 Q. And Line 19 shows that overall -- I guess
21 this is the question: Is it correct that
22 Line 19 shows that the overall sort of
23 average base rate increase is .26 percent?
24 Would you agree?

1 A. (Ullram) That is correct.

2 Q. Now, in looking at the calculation of the
3 .26, I had a couple of questions.

4 On Line 11, it gives us what are called
5 "current rate distribution revenue," 416.
6 I'm assuming this is in thousands; so \$416
7 million; is that right?

8 A. (Ullram) That's correct.

9 Q. And it lists in the box a source for that,
10 Line 55, Column A. So if I jump down to
11 Line 55, I see that number. It's actually in
12 Column B. Would you agree that should
13 reference Column B?

14 A. (Ullram) I would agree.

15 Q. Okay. But it doesn't really tell me where
16 the number comes from. I see how it's broken
17 down between the various classes in Column B.
18 But could you tell us more descriptively
19 where that \$416 million figure comes from?

20 A. (Ullram) Certainly. So, first of all, that
21 416,367, that number was originally in our
22 Step 2 revised compliance filing. So that's
23 where the origination of that number comes
24 from. But then within the file itself that

1 we have here, Column B that you referenced --
2 and thank you for correcting that it should
3 be Column B and not Column A -- Column B that
4 you referenced here, those all link into
5 revenue calculations that can be seen
6 beginning on Bates 73. And what the revenue
7 calculation is doing is taking the current
8 approved distribution rates, multiplying by
9 billing determinants, and it calculates a
10 total distribution revenue impact.

11 So if you look at Bates 73, you'll see
12 on Line 26, in Column C, you'll see for Rate
13 R there's a total distribution, current
14 distribution revenues of 235,835,983 on that
15 line there. And that line, again, rounded in
16 thousands, links back to Bates 68 for Line 27
17 there. So it's just the Excel version of
18 this. And, you know, we'd be more than happy
19 to file it. The Excel version of that links
20 within the reference, so you would have been
21 able to see that within the file itself.

22 Q. Sure, sure. No, I understand that the
23 schedule on 68 ties to the later schedule.
24 But I think you actually answered my question

1 in the first sentence, but it went a little
2 fast. You said something about a step
3 adjustment. So I'm really curious where the
4 416 was developed, not how it's spread out in
5 subsequent sheets. So could you just repeat
6 that again for us, please?

7 A. (Washington) Sure.

8 A. (Menard) Just to help you out, on Bates 54,
9 in our testimony we list what makes up that
10 permanent distribution rate, so all the
11 different approvals that have occurred since
12 the base rate case.

13 Q. Okay. So I think what you're trying to say
14 is that you had a revenue figure or a revenue
15 target established in your base rate case,
16 this case 19-057, back a couple years ago.
17 And since then you've had some step
18 adjustments, so that revenue target figure
19 has come up. Is that what it is,
20 essentially?

21 A. (Ullram) Yes, that's correct.

22 A. (Menard) And if you go to Bates 54, Lines 19
23 through 21, it indicates the permanent
24 distribution rates approved in this docket,

1 in Order 26,433, Order, 26,439 and Order
2 26,504. So it's layered on. You had your
3 base, Step 1 and Step 2. And that's the
4 basis for the current distribution revenue.

5 Q. Okay. So then back on Page 68. In order to
6 determine that we're looking to implement a
7 .26 percent increase, as I understand it, you
8 take the 1,077,000 and divide it by that 416
9 million figure; is that right?

10 A. (Ullram) That's correct.

11 Q. Now, that's not what it says on Line 19. My
12 Line 19 says you take Line 15 and divide it
13 by Line 11.

14 A. (Ullram) There's different ways to get the
15 same answer. So you can either take Line 15
16 divided by 11 -- and so it would be, you
17 know, Line 15 divided by 11 minus 1 gets you
18 to the same place as taking Line 13 divided
19 by Line 11. The math is the same, it's just
20 how we referenced it.

21 Q. Okay. Well, I don't see anywhere in the box
22 that says take Line 15 divided by Line 11 and
23 minus 1. Maybe that would work.

24 A. (Ullram) Yeah, we can easily correct that.

1 A. (Menard) It's just the math of how you would
2 calculate a percentage.

3 A. (Ullram) Yeah, it's just the math.

4 Q. Just the math. So we need a numerator and a
5 denominator. So I want you to tell me
6 exactly what's the numerator and what's the
7 denominator.

8 A. (Ullram) As I mentioned, you can do it two
9 different ways. You can either take Line 17
10 divided by Line 11, or Line 13 divided by 11,
11 either one. In this case, what this formula
12 is doing in the reference source that we have
13 here is taking Line 15 divided by Line 11 and
14 getting a percentage and subtract one.

15 Q. Okay. Thank you.

16 So then I just want to take a few
17 minutes to see how this .26 percent rate
18 increase gets applied to the various classes.
19 And to do that, I'd like to go to Page 69,
20 Bates Page 69, and just look at Rate R, which
21 is the residential class; correct?

22 A. (Ullram) That's correct.

23 Q. And when I see the residential class, of
24 course I don't see a .26 percent. Instead I

1 see a zero percent increase to the customer
2 charge -- this is over in the right-hand
3 column -- and a .37 percent increase to all
4 kWh. Could you explain how that relates to
5 the .26 percent increase that we're trying to
6 get here?

7 A. (Ullram) Right. So what happens is there's
8 two steps. So if you go back to Bates
9 Page 68 and you look in Column C, what we do
10 is that .26 percent -- we first need to get
11 what the amount of revenues that I need to
12 collect from each rate class are. So that
13 Column C for Rate R, specifically looking on
14 that Line 27, takes the total current
15 distribution revenue that's in Column B and
16 multiplies that times Line 19, which is the
17 .26 incremental percentage. So what that
18 does is allocate -- generally there's going
19 to be some rounding issues because we can
20 only go out to a certain number of decimal
21 places per kilowatt-hour rates. But where
22 that generally gets you is the allocation you
23 need to get to collect the revenues from each
24 of those rate classes. So in order to do

1 that for Rate R, I needed to change -- or
2 increase the distribution revenues by
3 610,200, rounded, in order to recover a total
4 distribution target that's shown in Column D
5 of 236 --

6 [Court Reporter interrupts.]

7 A. (Ullram) 236,446,000. And so that is our
8 distribution target.

9 So in order to do that, if you go to the
10 total in Column G, that .019 cents per
11 kilowatt hour, that's what I need to increase
12 my distribution rate by in order to hit my
13 target that I set in Column D.

14 So when you're then going to Bates
15 Page 69, the difference between the current
16 rates and the proposed rates is the .019.
17 And that percentage change isn't going to
18 necessarily match the .25 percent because the
19 .25 percent is based on a revenue change, not
20 a rate change --

21 Q. Okay. Oh, I'm sorry. I didn't mean to cut
22 you off.

23 A. (Washington) No, I was going to say hopefully
24 that explanation responds. So I apologize if

1 it got confusing.

2 Q. Now, just to sort of close the loop on this,
3 on Bates 69, the reason there's no
4 .26 percent change to the customer charge, or
5 any other change to the customer charge, is
6 because the settlement in the basic rate case
7 in this docket dictates that any rate changes
8 coming out of this case will not affect the
9 residential customer charge; is that correct?

10 A. (Ullram) That's correct. That was part of
11 our Settlement Agreement.

12 Q. Maybe it's an oversimplification. But is it
13 fair to say, essentially, that this
14 .37 percent increase in the kilowatt-hour
15 charge is meant to collect this .26 percent
16 overall from the residential class?

17 A. (Ullram) That's correct. That's a
18 simplification of it, yes. Again, these are
19 the same approaches that have been used in
20 the base distribution rate case, as well as
21 each of the two previous step adjustments.
22 So, per the settlement, we're continuing the
23 same process on how we allocate each rate
24 class and then separate rates.

1 Q. Very good.

2 So not to belabor this, but I'd just
3 like to go through the same example for
4 explanation for a rate class that has a
5 demand charge because I'm curious as to how
6 that would work.

7 So am I correct that if I go down to
8 Line 34 on Bates 69, I'll get to Rate G, and
9 Rate G has a demand charge?

10 A. (Ullram) Line 39?

11 Q. Well, I see Rate G starting at Line 34.

12 A. (Ullram) Oh, yes, that's our load control
13 service, Rate G.

14 Q. Okay. Well, let's go to a rate that's more
15 common. Let's go to your general service
16 rate. Is that Rate GV?

17 A. (Ullram) Yes.

18 Q. Okay. So for that I need to go to Bates
19 Page 70, Line 17; is that correct?

20 A. (Ullram) Yes, Line 17.

21 Q. Okay. And I see here that there's no
22 percentage increase in the customer charge,
23 just like the residential class. There's no
24 percentage increase in the demand charge

1 which shows up on Line 19 and 20; correct?

2 A. (Ullram) That's correct. So we had changed
3 the kilowatt-hour charges for each of the
4 rate classes.

5 Q. And so that's what shows up on Lines 22 and
6 23.

7 A. (Ullram) That's correct.

8 Q. And again, the notion of changing the
9 kilowatt-hour charge rather than the demand
10 charge, is that consistent -- is that spelled
11 out in the settlement, or is it just an
12 interpretation of how you get there?

13 A. (Ullram) That wasn't specifically spelled out
14 in the settlement. You know, we said that we
15 could maintain the consistency of how we
16 allocated to each of the rate classes and
17 then specifically identified that we wouldn't
18 change the customer charge. But it's not
19 spelled out that we have to change either the
20 kilowatt hour or the kilowatt-hour charges.

21 Q. Okay. Could you -- and I'm not suggesting
22 that DOE supports this. But could you have
23 accomplished this .2 percent -- .26 percent
24 increase by allocating some of that or all of

1 that to the demand charge?

2 A. (Ullram) Yes, we could have.

3 MR. DEXTER: All right. Thank you,
4 Commissioners. That's all the questions I
5 have.

6 CHAIRMAN GOLDNER: Thank you.
7 We'll move to Commission questions. I'll
8 recognize Commissioner Simpson.

9 COMMISSIONER SIMPSON: Thank you,
10 Mr. Chairman.

11 QUESTIONS BY COMMISSIONERS:

12 BY COMMISSIONER SIMPSON:

13 Q. I'd like to start with Mr. Kishimoto.

14 Looking at Bates Page 10 of Exhibit 69, I see
15 that you're responsible for payment and print
16 operations; is that correct?

17 A. (Kishimoto) That is correct.

18 Q. So how will customers' bills demonstrate
19 costs associated with the Fee Free Credit
20 Card Program? How will that be broken out on
21 bills?

22 A. (Kishimoto) Erica, is that -- I don't know --

23 A. (Menard) Is it okay if I assist?

24 [connectivity issue]

1 [Court Reporter interrupts.]

2 A. (Kishimoto) Sorry. I said the costs are not
3 listed on the bills.

4 Q. So --

5 A. (Menard) If I could assist? This is Ms.
6 Menard.

7 Q. Please.

8 A. (Menard) Fee Free credit card payments, the
9 program itself and those costs are collected
10 through distribution rates. So it's embedded
11 in the distribution rates, so it doesn't show
12 up as a separate line item on the customer
13 bill.

14 Q. And on the bill there's no breakdown in terms
15 of costs associated with the distribution
16 line item?

17 A. (Menard) On our bills, there's a distribution
18 rate line item specifically.

19 Q. So --

20 A. (Menard) The Fee Free Credit Card Program is
21 embedded in that rate.

22 Q. So the only breakdown would be in the tariff.

23 A. (Menard) The tariff does not break out the
24 Fee Free piece. It's been a while since I

1 looked at it, but I don't believe they're in
2 the tariff that breaks out the calculation
3 associated with the Fee Free. It's just all
4 part of the cost of service that went into
5 developing the distribution rate. So we
6 don't break out all the different pieces of
7 cost of service in the distribution rate,
8 just the distribution rate in total.

9 Q. Okay. Thank you. Looking at Bates Page 11
10 on some background introducing the fees
11 associated with credit card/debit payments,
12 is it true that the fees are set by the
13 respective credit card companies? This is
14 for Mr. Kishimoto.

15 A. (Kishimoto) That we initially had agreed to
16 the fees. So I should ask, what are you --
17 can you clarify what you mean by "set" by
18 credit card companies?

19 Q. So presumably you accept Visa, MasterCard,
20 American Express. Is that the case?

21 A. (Kishimoto) Yes, we do accept from those
22 companies. That's subject to check as well.
23 I want to clarify on that.

24 Q. Okay. And each of those credit companies

1 must have a transaction fee; correct?

2 A. (Kishimoto) Correct. Yes.

3 Q. Are those fees uniform across each individual
4 credit card company?

5 A. (Kishimoto) I do not know the answer to that.

6 Q. Okay. Has there been or is there any effort
7 to be able to negotiate those fees?

8 A. (Kishimoto) Those fees would be negotiated
9 between our vendor and those companies.

10 Q. So that's --

11 A. (Menard) Mr. Simpson, just to help Mr.
12 Kishimoto, I believe how it works is we go
13 out to bid. We, you know, establish an RFP
14 and we contract with a vendor that we
15 contract with that accepts those payments,
16 and then we establish the payment rate
17 between the vendor and Eversource. The
18 vendors work with the credit card companies,
19 so we don't have insight as to, you know,
20 what the various rates are. They may
21 negotiate. But we contract with a vendor to
22 establish a per-transaction fee.

23 Q. Okay. And that vendor works with the various
24 credit card companies on their own to

1 establish fees and payment of those
2 associated fees?

3 A. (Kishimoto) Yes.

4 Q. So when a customer goes to the Eversource
5 customer service portal to pay their bill,
6 they're directed to a separate portal for
7 payment via credit card?

8 A. (Kishimoto) When a customer goes on to
9 Eversource.com to make a credit card payment,
10 they go -- they're directed to SpeedPay's
11 portal to process that payment, our vendor.
12 That's our vendor's portal to process
13 payment.

14 [Court Reporter interrupts.]

15 Q. So does Eversource store any of the
16 personally identifiable information
17 associated with customers and credit card
18 payments?

19 A. (Kishimoto) No, we do not.

20 Q. Do you have access to that information?

21 A. (Kishimoto) To the credit card information?

22 Q. To the PII associated with credit card
23 payments.

24 A. (Kishimoto) No, we do not.

1 Q. And is there oversight in place to ensure
2 that the credit card payment vendor that you
3 use is adequately protecting that data?

4 A. (Kishimoto) We do -- there's oversight. We
5 do receive a letter from them to confirm
6 that.

7 Q. And do you have any agreements in place with
8 regard to cyber security with those vendors'
9 protection?

10 A. (Kishimoto) Are we talking about PTI
11 compliance still or...

12 Q. I think more generally, just personally
13 identifiable information associated with
14 customer credit card payments.

15 A. (Kishimoto) Our IT team does approve our
16 vendor is PTI-compliant. But I'm unsure of
17 the exact agreement that we have with
18 security, web security. But we do have a
19 program at Eversource, a cyber security
20 program.

21 Q. When you were discussing responses with Mr.
22 Dexter, I believe you said that the former
23 credit card transaction fee was \$2.25 per
24 payment. Is that correct?

1 A. (Kishimoto) Yes.

2 Q. Okay. On Bates Page 15, you discuss the
3 total cost of credit card fees for those
4 customers that chose to pay their bills using
5 a credit card at a cost of \$1 per -- \$1.48
6 per payment. So that \$1.48, what does that
7 number represent?

8 A. (Kishimoto) That is the cost that we are
9 charged for payment, Eversource is charged.

10 Q. So --

11 A. (Kishimoto) There's a --

12 Q. Okay. So that's an average? You average
13 those costs historically?

14 A. (Kishimoto) No, that's a per-transaction
15 cost.

16 Q. So what has Eversource been doing with the
17 extra 77 cents per payment?

18 A. (Kishimoto) The customers are no longer
19 assessed a fee as part of this program.

20 Q. I understand that. But what has the Company
21 historically done? If your historical cost
22 is \$1.48 per payment and you've been charging
23 \$2.25, where has that 77 cents gone?

24 A. (Kishimoto) Prior to this program, we were

1 not paying per-transaction costs.

2 Q. Okay. You were just directly -- that \$2.25
3 was billed by your vendor?

4 A. (Kishimoto) The \$2.25, yes, that was assessed
5 to the customers at the time of their
6 transaction.

7 Q. So now the cost of each transaction has gone
8 down because you're taking care of it
9 individually -- or Eversource is taking care
10 of all these residential fees?

11 A. (Kishimoto) Correct. Per our agreement with
12 the vendor, the cost is lower that is charged
13 to Eversource as part of the Fee Free
14 Program.

15 Q. Thank you. You mentioned below, still on
16 Bates Page 15, adoption. What is the
17 dominant payment form today for residential
18 customers?

19 A. (Kishimoto) The most used payment platform is
20 direct debit.

21 Q. Via online means?

22 A. (Kishimoto) Correct.

23 Q. Okay.

24 A. (Kishimoto) For the record, that's subject to

1 check, just because I don't have those
2 numbers in front of me.

3 Q. Okay. Thank you.

4 By offering a Fee Free Credit Card
5 Payment Program for residential customers,
6 has the Company analyzed how that service
7 might impact arrears?

8 A. (Kishimoto) Not that I am aware of.

9 Q. Okay. Thank you, Mr. Kishimoto.

10 I'd like to turn to Ms. Washington
11 regarding the New Start Program.

12 On Bates Page 27, you mentioned that for
13 the utility, the costs associated with
14 collection activities on these accounts are
15 diminished, as field visits and
16 disconnections/reconnections are avoided.

17 Has the Company determined the expected
18 reduction in costs from reduced field visit
19 activities?

20 A. (Washington) So, Commissioner, your question
21 regarding have we looked at, you know, the
22 cost -- of course there's cost to roll a
23 truck and send field technicians out there.
24 So it's more have we looked at the avoided

1 costs --

2 Q. Yes, that's my question.

3 A. (Washington) -- of doing so. Certainly we
4 don't want to assume so, but I think it is a
5 good assumption to say if a customer is
6 enrolled in any payment plan or actively
7 engaged, the customer is avoiding further
8 collection activity; therefore, there is
9 going to be a savings because you are not
10 sending field technicians or rolling trucks
11 to disconnect services.

12 Q. But you haven't analyzed the dollar amount
13 for potential savings from reduced field
14 visit activities?

15 A. (Washington) I might have to look at our team
16 here to see if they've analyzed that in the
17 cost or savings. I assume it would be,
18 but...

19 A. (Menard) I don't recall whether this was --
20 whether there was any sort of reduction in
21 our base cost or not. So I can't say, off
22 the top of my head.

23 Q. Okay. Further down on Bates Page 27 you talk
24 about eligibility to participate in the New

1 Start Program. Have you quantified the
2 number of customers today that could qualify
3 for this program?

4 A. (Washington) Today I was actually thinking
5 about that question and looking at the number
6 of customers that would be potentially
7 eligible to participate if New Start was
8 implemented today. I think when we reported
9 back in -- I think there was some figures
10 around earlier mid-2020, where we had
11 customers that were in arrears, I think it
12 was over 3,000 customers. I haven't looked
13 at it recently, as far as who would be
14 eligible, based on the eligibility rules,
15 which were the financial hardship, \$150 in
16 arrears over 60 days. So I don't have that
17 number in front of me to provide that.

18 Q. And roughly how many residential customers
19 does PSNH serve today?

20 A. (Washington) I can get that information. But
21 I don't have the number of customers they
22 serve residential as of right now.

23 Q. Okay. Would you be able to provide the
24 number of customers who are in arrears,

1 residential customers eligible for the
2 program who are in arrears over \$12,000?

3 A. (Washington) Yes.

4 Q. Thank you.

5 Turning to Bates Page 37, can you help
6 me understand the re-enrollment process for a
7 customer that was part of the New Start
8 Program and then was unsuccessful in meeting
9 the terms of the program but would now like
10 to re-enroll?

11 A. (Washington) Yes, I can explain that. So a
12 re-enrollment is considered someone who has
13 been removed from the program due to
14 nonpayment and the time frame from removal is
15 still within one year; therefore, it's
16 considered a re-enrollment of that versus
17 just a brand new enrollment. So if you're
18 missing payments, so you were dropped from
19 the program, removed, you've dropped because
20 of nonpayment and you're looking to
21 re-enroll, there would be a cost associated.
22 So if you were dropped, let's say -- no. Let
23 me start again, just to make it cleaner and
24 clearer.

1 So it was your first time enrolling ever
2 in the New Start Program, which is going to
3 be the scenario for New Hampshire customers.
4 They're dropped from the program and they'd
5 like to get reinstated. In good faith, we
6 ask that customer to make up at least two
7 budget payments to get back onto the program.
8 Now, over time, if this customer enrolls in
9 the program, drops, missing payments, likes
10 to get back on, and there's that same pattern
11 of dropping, enrolling, dropping, enrolling,
12 we would ask, in good faith, that the
13 customer make up all missed budget payments
14 to re-enroll onto the program. So if you
15 were just on the program once, you drop and
16 you want to reinstate it, based on you, as a
17 customer still being eligible to enroll -- so
18 you're still considered financial hardship
19 and in arrears, et cetera -- we'd say, in
20 good faith, make two budget payments, and
21 then we'd get you back on the program. But
22 if you have a multiple pattern of on, off,
23 on, off, on, off, when you're looking to
24 re-enroll again in the future, we'd say

1 everything you missed for budget payments,
2 please make up.

3 Q. And how are you intending to determine what
4 those budget payments might be? What's the
5 calculation to say, okay, you're at X --

6 [Court Reporter interrupts.]

7 A. (Washington) So clarifying the question,
8 you're looking at what the budget payment is
9 for re-enrollment? Is that --

10 Q. Well, let's start with just initial
11 enrollment.

12 A. (Washington) Sure. So initial enrollment,
13 you're looking at the customer's average
14 usage over the previous 12 months. So if
15 we're going to establish this program or this
16 budget payment plan for you, we need
17 something to base it on; so what's your
18 average usage history been or your usage bill
19 history. We take the average of that to
20 predict what your budget will be on the
21 program.

22 Q. Okay. And my questions here are really
23 within the context of trying to determine the
24 budget plans for those customers that are in

1 significant arrears.

2 So you propose an annual cap of \$12,000
3 that can be forgiven. And certainly for a
4 residential customer that is eligible for
5 this program, that's a significant amount of
6 arrears. So how are -- how long are the
7 payment budgets going to be? What do you
8 expect for a monthly payment to be required
9 in order to bring that customer back in line
10 so that they're able to make monthly payments
11 and stay on top of their bills?

12 A. (Washington) So the amount of the arrears is
13 not -- does not impact what the budget is
14 going to be. So the arrears that the
15 customer comes into the program, that is
16 related to how much forgiveness is going to
17 be provided. But at the time the customer is
18 enrolled in the program, it's looking at, of
19 course, the last 12 months of usage. The
20 charges determine, hey, what's the average
21 budget payment going to be for the customer
22 going forward. So if the customer usage is
23 fairly low, that average bill will come out
24 hopefully manageable for that customer. The

1 customer's average usage, I mean, if it --
2 over time during the course of the New Start
3 Program, if they significantly increase their
4 usage, then their budget could adjust higher
5 to make up that different. So...

6 Q. How did you come up with the annual \$12,000
7 cap for forgiveness?

8 A. (Washington) The \$12,000 cap was in
9 discussions with the agreement. Prior to the
10 stakeholder group convening, it was in the
11 settlement to determine or provide that
12 \$12,000 would be acceptable.

13 Q. From the Company's position, from what you've
14 proposed here, that's the number that you've
15 provided. So that just seemed like a very
16 large number to me, and that's why I'm
17 interested in learning how many customers
18 would qualify for this program and are in
19 arrears to such a degree. Because if you're
20 in such a situation where you're not able to
21 make your monthly payments, and you haven't
22 been for a while, I'd like to better
23 understand how you can build up such a
24 balance.

1 A. (Washington) Understood. I mean, looking at
2 it, I think I took an initial quick look.
3 And of course, subject to change, it wasn't
4 too long ago, looking at how many customers
5 had high arrearages. And I do think that a
6 lot of our customers that have medical
7 protections or a medical situation have some
8 of the higher balances versus just a customer
9 that is financial hardship, because of course
10 there is that discount rate that's available
11 to help reduce the bills for the customers.
12 There's programs out there to provide fuel
13 assistance or fuel assistance grants for
14 customers. But we do see just, you know,
15 customers that do have medical protections
16 have some of the higher arrearages.

17 Q. Do you intend to pursue customers for
18 participation in this program?

19 A. (Washington) We do intend to promote the
20 program, to educate, you know, our customers
21 through various channels of communications.
22 We haven't put together a communications plan
23 yet for this. But there will be a
24 communications plan that includes, you know,

1 targeted outreach, working with our Community
2 Action agencies across the state to help
3 educate and promote the program.

4 Q. So you do intend to review eligibility for
5 the program and then target individual
6 customers to inform them about the program?

7 A. (Washington) The outreach would be broadly,
8 because customers who are not in arrears
9 today may be in a situation in the future.
10 So we could have both target outreach for
11 customers and then more broad communications
12 to help -- because this is going to be a
13 brand new program, right. So we want to make
14 sure that customers who may find themselves
15 in a situation in the future know there's a
16 program available to help for arrears
17 management.

18 Q. Sure. But for customers that are in arrears
19 today, or at the time when the program is
20 implemented, it doesn't sound like you intend
21 to directly target them for participation.

22 A. (Washington) No. I'm saying we can do
23 targeted outreach, but I don't want to
24 specifically, you know, target it only to

1 that. But we can do targeted outreach
2 specifically to those that would qualify. We
3 haven't put the communication plans -- it's
4 not finalized. We are still developing that
5 communications plan, which we can include
6 targeted outreach.

7 Q. Okay. Thank you.

8 COMMISSIONER SIMPSON: That's all I
9 have, Mr. Chairman.

10 CHAIRMAN GOLDNER: Thank you. Just
11 a couple follow-up questions.

12 QUESTIONS BY CHAIRMAN GOLDNER:

13 Q. Ms. Washington, you may have answered this
14 earlier, but I'm not sure. So what is the
15 universe today of New Start-eligible
16 residential customers? Do you have a number
17 that your -- that is in that universe?

18 A. (Washington) Yeah, that was a question that
19 was polled, but I don't have it in front of
20 me to look at today's eligibility. The
21 number that I was quoting was what we had
22 looked at earlier in 2020, where we saw
23 roughly a little over 3,000 customers that
24 would have been eligible for the program.

1 But I don't have that today's number.

2 Q. Roughly 3,000. That's fine.

3 And have you taken a look at those 3,000
4 customers in that universe that also receive
5 EAP, the electric assistance program? Have
6 you cross-referenced those customers?

7 A. (Washington) Well, they look at those
8 customers for being financial hardship. And
9 I would assume that if those customers are
10 verified as financial hardship, they would
11 also be partaking in the EAP. And you're
12 talking about the EAP, as far as discount
13 rates; correct?

14 Q. Right, right. Those rates vary I think from
15 70 percent discounts to I think 8 percent,
16 something like that.

17 A. (Washington) Yeah, I think it's 8 to 76 or
18 77 percent, something like that.

19 Q. That's right.

20 A. (Washington) But we would -- you know, I
21 don't have it in front of me. But I'm
22 assuming that a good number of those
23 customers that are financial hardship or
24 verified like that are also participating in

1 EAP.

2 Q. Okay. Because I want to be very careful not
3 to have double payments or people receiving
4 more than is appropriate. So I'm going to
5 make a record request, and I'm going to layer
6 on what Commissioner Simpson mentioned, too.

7 So Commissioner Simpson has asked for
8 the number of customers in arrears over
9 \$12,000. So we'll make that a record
10 request. That's one.

11 And then the second one I'd like to see
12 is the total universe of customers today,
13 understanding that things can change, but the
14 total universe of customers today eligible
15 for the New Start Program, and the number of
16 those customers that are also in the EAP
17 program. So I think it's important to
18 understand the picture and make sure that
19 we're not over-compensating or
20 under-compensating people where this overlap
21 exists.

22 So that's a -- we'll make that two
23 record requests. We'll call that number --
24 well, those would be Exhibits 70 and 71.

1 COMMISSIONER SIMPSON: Mr.

2 Chairman, can I add to that?

3 CHAIRMAN GOLDNER: Yes, please.

4 COMMISSIONER SIMPSON: For each of
5 those figures, I'd also like to see the
6 average arrears in dollars.

7 CHAIRMAN GOLDNER: Okay.

8 COMMISSIONER SIMPSON: Thank you.

9 CHAIRMAN GOLDNER: Thank you.

10 BY CHAIRMAN GOLDNER:

11 Q. Very good. We'll move on to the next
12 question, and that is in the New Start
13 Program again. There was discussion earlier
14 in the Settlement Agreement of \$1.7 million
15 for the change in the billing system. Do I
16 have that right, the total cost?

17 A. (Menard) Yes, that's accurate.

18 Q. Thank you. And that will be spread over five
19 years, et cetera. And that was 340K. No
20 problem.

21 And is that the total cost of the
22 upgrade of the billing system, \$1.7 million?
23 Is that what it costs to upgrade the billing
24 system? And the reason I'm asking -- it's

1 not a trick question. You operate in
2 multiple states. So I'm assuming that New
3 Hampshire is not paying the full cost of this
4 new billing system.

5 A. (Menard) This is related to the New Hampshire
6 piece of billing changes.

7 Q. Okay. Go ahead.

8 A. (Menard) We have two different billing
9 systems. One is solely focused on New
10 Hampshire only, so there's changes to that
11 one. And then there are changes that need to
12 be done. You know, each state operates
13 differently. So while the billing system
14 itself might be three states, these things
15 are specific to implement the changes for New
16 Hampshire.

17 Q. And Ms. Menard, can you, maybe just to avoid
18 a record request if possible, could you maybe
19 outline some of the differences between what
20 New Hampshire requires and what, say,
21 Massachusetts or Connecticut requires? 1.7
22 is a tremendous sum for this work, and I
23 would have assumed the changes were pretty
24 small relative to our other larger neighbors.

1 A. (Menard) So I think \$1.7 million, when you're
2 talking about IT changes, is not a lot of
3 dollars. You know, we've seen anytime they
4 need to go in and touch the billing system,
5 there's -- you know, it impacts all, you
6 know, all rates. So there's a lot of care
7 that needs to be taken to make these changes.

8 I can't speak specifically to the other
9 states, how this program is different than
10 the other states. Maybe Ms. Washington can.
11 But I have been in some meetings, and there
12 are significant differences between the New
13 Hampshire program versus the other states.
14 So I'm not sure if Ms. Washington can shed
15 some light on that.

16 A. (Washington) So it does have to do -- so with
17 the other states, and of course, let's say
18 there's different requirements. So there's a
19 lot of coding in back. If I talk about
20 Massachusetts, there's a requirement that the
21 customer is enrolled on a certain rate with a
22 discount rate. But that is not a requirement
23 in Connecticut, where in Connecticut there is
24 no low-income discount rate available;

1 therefore, part of the requirement is this
2 customer is considered financial hardship.

3 So from an IT system perspective, coding
4 points to different pieces of the billing
5 system to determine eligibility or
6 ineligibility and just -- you know, working
7 with the IT department through this year,
8 there's a lot of technicalities behind the
9 scenes where this option for this program was
10 not available to a New Hampshire customer.
11 So opening that up and expanding the program
12 to determine eligibility, there's just a lot
13 that is within it. Certainly I'm not an IT
14 expert. I'm just speaking on some of the
15 different nuances to open up the billing
16 system to implement this program.

17 Q. Sadly, we don't have a Department of Energy
18 witness today who was part of the Settlement
19 Agreement. But I'm kind of concerned that
20 \$1.7 million was approved. And, you know,
21 with our larger neighbors to the south, it
22 seems like there was a potential for a lot of
23 overlap and perhaps simplification. And
24 maybe there could have been funding that --

1 we could have spent less than \$1.7 million in
2 New Hampshire had we maybe dovetailed on some
3 of the other programs. But that was in the
4 Settlement Agreement. That's for yesterday
5 and tomorrow, and I'll move along.

6 A technical question for you. Is your
7 billing system SAP? Or what are you using
8 for your billing system?

9 A. (Washington) It is not SAP. That one I can
10 confirm. It is -- I believe it's like a --
11 it's a legacy system.

12 Q. Okay. So it's like a mainframe legacy system
13 that you're having to update with the
14 billing?

15 A. (Washington) We do have a mainframe legacy
16 system. It's a customer central suite. I
17 think it was wrote just for our company. I
18 don't know of anyone that uses something
19 similar to the system that we built.

20 Q. Are you aware of any plans at Eversource to
21 replace your billing system?

22 A. (Washington) Because we do have a highly
23 customized one, we do have plans in the
24 future for a new billing system. I think

1 those are several years off when it comes to
2 our New Hampshire and Connecticut
3 territories. So I don't have the exact
4 timing, but there are plans in the future --

5 Q. So, again, sadly, this will be wasted code,
6 right. So we're going to put in \$1.7 million
7 on this system that will be shortly replaced,
8 right. Unfortunate.

9 A. (Washington) Well, I think the word
10 "shortly," shortly in terms of how many years
11 we're talking about, I think we are years off
12 because implementing a new billing system is
13 probably going to take some considerable
14 time.

15 Q. Okay. But that will be something that you'll
16 execute as a company across all states. That
17 won't be state-specific, correct, your new
18 billing?

19 A. (Washington) Yeah, it will be for all states.

20 Q. Right. And just a last question on billing
21 systems. Does Eversource have a timeline on
22 the implementation of that system? Is it
23 planned for next year, the following year?
24 Or is it just you don't know?

1 A. (Washington) Oh, no. No way next year.
2 We're talking years off.

3 Q. Okay.

4 A. (Washington) I would not even say --
5 [connectivity issue]

6 [Court Reporter interrupts.]

7 A. (Washington) Yeah, I would say it's going to
8 be several years. We should not see a new
9 billing system even within three years.

10 Q. Okay.

11 A. (Washington) So it's going to be some time
12 off.

13 Q. Very good. We can look for that in the next
14 rate case I'm guessing.

15 Okay. Thank you. That was all the
16 questions that I had.

17 CHAIRMAN GOLDNER: Commissioner
18 Simpson, anything you'd like to follow up on?

19 COMMISSIONER SIMPSON: No. Thank
20 you, Chairman.

21 CHAIRMAN GOLDNER: Okay. Very
22 good. So we'll move to redirect.

23 Do you have any redirect for your
24 witnesses, Ms. Ralston?

1 MS. RALSTON: I think I just have
2 one or two questions. But could we take a
3 very brief recess so I can confer?

4 CHAIRMAN GOLDNER: Of course.
5 Would you like -- how much time would you
6 like?

7 MS. RALSTON: I think just five
8 minutes would be sufficient.

9 CHAIRMAN GOLDNER: Very good.
10 We'll take five minutes.

11 MS. RALSTON: Okay. Thank you.

12 CHAIRMAN GOLDNER: Off the record.
13 (Brief recess was taken at 10:53 a.m.,
14 and the hearing resumed at 11:03 a.m.)

15 CHAIRMAN GOLDNER: Okay. We'll go
16 back on the record. We'll await Mr. Dexter.

17 MR. DEXTER: Sorry, Chairman. I'm
18 here. I just forgot to put my camera back
19 on.

20 CHAIRMAN GOLDNER: No worries, sir.
21 Thank you.

22 Do we have anyone else we're
23 waiting for? Ms. Borden, is there anybody
24 else we should wait for, or is everyone back

1 on?

2 CLERK BORDEN: It appears everyone
3 is back on. But additionally, a Mr. Raymond
4 Burke has requested to make comments, if he
5 could. So I have made him a panelist.

6 CHAIRMAN GOLDNER: Just a moment,
7 Ms. Borden.

8 (Commissioners confer off the record.)

9 CHAIRMAN GOLDNER: Okay. We'll
10 allow Mr. Burke five minutes after closing.

11 Okay. So we'll move to redirect.
12 Ms. Ralston.

13 MS. RALSTON: Thank you.

14 REDIRECT EXAMINATION

15 BY MS. RALSTON:

16 Q. I have just a couple questions for Mr.
17 Kishimoto.

18 Mr. Kishimoto, do you recall Mr. Dexter
19 asking you about the different rates that
20 are -- or the different costs associated with
21 the payment options available to residential
22 customers?

23 A. (Kishimoto) Yes, I do.

24 Q. And can you just briefly explain how the

1 costs associated with credit card or debit
2 card payments compare to those other options?

3 A. (Kishimoto) The cost of credit and debit card
4 payments are higher than the other options.

5 Q. Thank you.

6 MS. RALSTON: That's all we have.

7 CHAIRMAN GOLDNER: Okay. Thank
8 you.

9 So without objection, we'll strike
10 I.D. on Exhibit 69 and admit it as a full
11 exhibit. And we'll hold the record open for
12 Exhibits 70 and 71, which were the record
13 requests that we -- that Commissioner Simpson
14 and I made earlier.

15 And if everyone's clear on that, we
16 can move to the closing arguments, beginning
17 with Energy.

18 MR. DEXTER: Thank you, Chairman
19 Goldner. I have just a few brief comments.

20 This is essentially, in the
21 Department of Energy's view, an
22 implementation docket implementing rate
23 changes that were contemplated in the overall
24 settlement in this rate case. Generally

1 speaking, the Department of Energy has no
2 objections or problems with the base rate
3 changes that are proposed.

4 I want to comment on just a couple
5 of issues that have come up. First, with
6 respect to the Chair's question about the
7 participation by a customer in both the
8 arrearage management program and the EAP
9 Discount Program. The Department of Energy
10 is supportive and believes the settlement
11 contemplated that a customer would be allowed
12 to participate in both. There are benefits
13 to participating in the EAP program that Ms.
14 Washington states in her testimony at Bates
15 Page 26, and we believe those are equally
16 applicable to customers that participate in
17 an EAP program as well.

18 With respect to the Fee Free
19 Program, we remain confused by the
20 witness's -- or I am confused by the
21 witness's answer on redirect. I thought that
22 I had understood what made up the, quote,
23 unquote, offsetting savings that are
24 mentioned in the testimony. But the fact is,

1 in this case, the Company is not proposing a
2 rate change related to the Fee Free program.
3 They plan to address that in the
4 reconciling -- they plan to address the
5 reconciliation in the next base rate case, as
6 required by the settlement. So the
7 Department of Energy can follow up with any
8 questions that it has on the offsetting
9 savings at that time.

10 We do recommend to the Company that
11 when the next base rate case comes along,
12 that the reconciliation of these costs, both
13 the 375,000 for the Fee Free Program and
14 \$1,077,000 for the arrearage management
15 program, be addressed head-on, directly in
16 testimony to let everyone know how this
17 reconciliation process is being implemented.
18 We don't recommend that it just be in the
19 test year in a deferred account, as Ms.
20 Menard indicated -- I think indicated might
21 be the case. We understand it will be in a
22 deferred account. We understand it will fall
23 into the test year. But when the rate case
24 comes in, we believe that it's a holdover

1 issue that deserves a significant -- a direct
2 explanation when the next case comes in.

3 So with that, we would recommend
4 approval of the rates as proposed, and we
5 thank the Commission for its time today.

6 CHAIRMAN GOLDNER: Thank you, Mr.
7 Dexter.

8 Eversource.

9 MS. RALSTON: Thank you, Chairman
10 Goldner, Commissioner Simpson. The Company
11 would also like to thank the Department of
12 Energy for their questions today and their
13 support of the proposal.

14 With respect to Mr. Dexter's
15 further questions about the Fee Free Program,
16 the Company would be happy to set up some
17 additional time to provide some
18 clarification.

19 Other than that, the Company has
20 nothing additional to add today. We just
21 reiterate our request for the Commission to
22 approve the petition as filed with respect to
23 the New Start and the Fee Free Program.
24 Thank you.

1 CHAIRMAN GOLDNER: Okay. Thank
2 you, Ms. Ralston.

3 And we'll allow Mr. Burke five
4 minutes for public comment now.

5 MR. BURKE: Thank you, Chairman
6 Goldner and Commissioner Simpson, for giving
7 me the opportunity to make some comments. I
8 wasn't initially planning to comment here
9 today. It was more to observe. But I
10 thought it would be helpful to let the
11 Commission know about a few things with
12 respect to the New Start Program.

13 My name is Raymond Burke, as you
14 know, and I work for New Hampshire Legal
15 Assistance. We represented The Way Home in
16 this docket. Unfortunately, The Way Home no
17 longer exists, so we are no longer
18 representing them as a party in the docket.
19 But The Way Home and New Hampshire Legal
20 Assistance are very supportive. We're very
21 supportive of the New Start Program. We
22 continue at NHLA to believe it is a really
23 important step here in New Hampshire for the
24 low-income Granite Staters that we serve.

1 And I just wanted to note that I
2 know this was -- this hearing today is
3 specifically about the cost recovery. But
4 given some of the questions from the
5 Commission, I just wanted to note that The
6 Way Home's expert witness, Roger Colton,
7 provided testimony in this docket about a
8 number of the topics that you asked about
9 today regarding, you know, the average
10 arrears at the time at least that he
11 analyzed, why the cap -- why he supported the
12 cap that was ultimately agreed upon, in terms
13 of the amount of arrears forgiven. And he
14 also analyzed the EAP enrollment level at the
15 time and how that related to the New Start
16 Program.

17 And I just wanted to reiterate what
18 Attorney Dexter said a moment ago, that we
19 really see the arrearage program as a key
20 piece to enabling low-income ratepayers to
21 access affordable utility service. And it's
22 really exactly that, a piece of the puzzle.
23 All of the assistance programs that do
24 exist -- namely, the electric assistance

1 program and fuel assistance program -- kind
2 of serve different purposes. And the goal is
3 that hopefully they all work in conjunction
4 with eventually the New Start Program to make
5 service more affordable. But I would suggest
6 in my comments today that they really do
7 serve different purposes. So they should not
8 really be seen as either/or but different
9 programs addressing different problems that
10 low-income ratepayers may confront with being
11 able to afford utility service. So I just
12 wanted to remind the Commission that that
13 testimony is there in the docket. And also,
14 I believe in the Company's testimony, there
15 was a report by the National Consumer Law
16 Center that was an attachment to, I believe,
17 Penelope Connor's testimony, but I could be
18 wrong. That lays out why arrears management
19 programs are important. It looks at the
20 success of that program in Massachusetts and
21 how it works in conjunction with things like
22 discount rates and fuel assistance to help
23 achieve affordable service for low-income
24 households.

1 So with that, thank you again for
2 giving me the opportunity to share these
3 remarks. I appreciate your time.

4 CHAIRMAN GOLDNER: Okay. Thank
5 you, Mr. Burke.

6 So I'll thank everyone for the work
7 in this docket today. We'll take the matter
8 under advisement and issue an order. We are
9 adjourned. Thank you.

10 (Whereupon the hearing was concluded at
11 11:12 a.m.)

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C E R T I F I C A T E

I, Susan J. Robidas, a Licensed
Shorthand Court Reporter and Notary Public
of the State of New Hampshire, do hereby
certify that the foregoing is a true and
accurate transcript of my stenographic
notes of these proceedings taken at the
place and on the date hereinbefore set
forth, to the best of my skill and ability
under the conditions present at the time.

I further certify that I am neither
attorney or counsel for, nor related to or
employed by any of the parties to the
action; and further, that I am not a
relative or employee of any attorney or
counsel employed in this case, nor am I
financially interested in this action.

(ORIGINAL CERTIFICATION FILED WITH
PUBLIC UTILITIES COMMISSION)

Susan J. Robidas, LCR/RPR
Licensed Shorthand Court Reporter
Registered Professional Reporter
N.H. LCR No. 44 (RSA 310-A:173)

**DE 19-057 EVERSOURCE ENERGY
NOTICE OF INTENT TO FILE RATE SCHEDULES**

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January 14, 2022**

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**DE 19-057 EVERSOURCE ENERGY
NOTICE OF INTENT TO FILE RATE SCHEDULES**

**HEARING
January 14, 2022**

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**DE 19-057 EVERSOURCE ENERGY
NOTICE OF INTENT TO FILE RATE SCHEDULES**

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