



FALL 2025
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HELP WITH YOUR ENERGY BILL

Some customers encounter situations in life that make it difficult to pay their energy bills or otherwise meet critical needs. Did you know that UPPCO and several state and community agencies can assist with your energy bills and other needs when these situations arise?

You can find details for these assistance options by reviewing the information that is provided in this bill insert, by visiting uppcoco.com/assistance, or by contacting UPPCO’s Customer Service team at (906) 449-2013 or customerservice@uppcoco.com.

Changes to MEAP (Effective 10/1/2025)



The most significant changes for the 2025/2026 Michigan Energy Assistance Program (MEAP) are noted below. *See next page for more MEAP info.*

- Eligibility for MEAP is now 60% of the State Median Income (instead of 150% of Federal Poverty Level as it has been in the past). This means more people are eligible!
- A utility bill is no longer required to be past due for MEAP (this does not apply for LIHEAP/SER).
- The MEAP cap will be \$2,500 per household for heat and electric (this does not apply for LIHEAP/SER).


Upper Peninsula 2-1-1

Upper Peninsula Commission for Area Progress or UPCAP is a free service that assists people with locating information or agencies that provide energy assistance and other critical needs (housing, child or elder care, emergency shelters, job training, counseling, and more). Calls are confidential and are answered 24 hours a day, 7 days a week, 365 days a year.

If you have any questions relating to the services that are listed in this bill insert, or require additional assistance, call 2-1-1 or visit mi211.org.



Scan the Code
to use the new screening tool & see what programs you qualify for ▶▶▶▶▶▶



Income Eligibility for Assistance Programs

The energy assistance programs listed on the back page of this insert are income-based and use the Federal Poverty Guidelines and State Median Income levels for 2025/2026 to determine eligibility. Visit uppcoco.com/assistance for full eligibility requirements and for a current listing of UPPCO’s Community Partner Organizations.

Please note that some non-profit organizations may provide assistance for households with higher levels of income. Always check complete eligibility guidelines that are listed for each program on UPPCO’s website or contact the administering agency for details.

2025/2026 Federal Poverty Level (FPL)			
No. of Household Members	100% Federal Poverty Level (FPL)	110% FPL (HHC)	150% (FPL SER, RIA)
1	\$15,650	\$17,215	\$23,475
2	\$21,150	\$23,265	\$31,725
3	\$26,650	\$29,315	\$39,975
4	\$32,150	\$35,365	\$48,225
Add for each add'l member:	\$5,500	\$6,050	\$8,250

2025/2026 State Median Income (SMI)		
No. of Household Members	100% SMI	60% SMI (MEAP)
1	\$60,862	\$36,517
2	\$79,589	\$47,753
3	\$98,316	\$58,989
4	\$117,043	\$70,225
For households exceeding four occupants, see full State SMI Table at qrco.de/StateSMI		

Income Eligibility Tables are updated every year to correspond to the Federal Poverty Level set by the Census Bureau. Check eligibility guidelines for each program.

SHUTOFF PROTECTION PROGRAMS

Shutoff Protection Programs are administered by UPPCO. Customers should visit uppcoco.com/assistance for program details and enrollment forms or call Customer Service for assistance in determining eligibility or with enrollment.

Winter Protection Plan (WPP)

WPP guards against shutoff and high payments during the winter months. WPP is available to customers that: (1) are 65 years of age or older; (2) have a household income that is at or below 150% of the federal poverty level; or, (3) receive some state services. Enrollment starts November 1st and runs through March 31st of the year.

Senior Citizens

Eligible senior citizens (age 65 and older) that are named as the account holder are protected from disconnection of service between November 1st and March 31st at the customer's documented primary residence.

Medical Emergency Protection

If you or a member of your household have a documented medical emergency requiring the use of home medical equipment, you might be eligible for shut-off protection for up to 21 days with the possibility of an extension under qualifying circumstances. Medical emergency protection must be certified by a physician or public health official. Complete a [Medical Certification Form](#) by visiting uppcoco.com/forms or contact UPPCO Customer Service with questions.

Critical Care Protection

If you or a member of your household requires home medical equipment or a life support system, you can receive shutoff protection or have services restored if an interruption of service would be immediately life threatening. The life support system must be certified by a physician or public health official using the Medical Certification Form. Customers will be granted a three-day grace period from disconnection of utility service to provide adequate time to complete the [Medical Certification Form](#) which is available at uppcoco.com/forms.

Active Duty in the Military

If you or your spouse are listed as the customer of record on your UPPCO account, and either of you are called to full-time active military service by the President of the United States or the Governor of Michigan, during a national or state emergency or war, you may apply for shutoff protection of your electric service for up to 90 days.



Creating an account with MI Bridges is the first step to enroll in several income-based assistance programs. The website is easy to navigate and mobile friendly. Scan the code to get started.

INCOME-BASED ASSISTANCE PROGRAMS

State Emergency Relief Program (SER)

SER is available year-round to assist income qualified households with an electric or heating past due notice, shutoff notice or the need for deliverable fuel.

Contact: SER is applied for through the Michigan Department of Health and Human Services (DHHS) at Michigan.gov/mibridges.

MI Energy Assistance Program (MEAP)

MEAP programs include services that will enable participants to become or move toward becoming self-sufficient, including assisting participants in paying their energy bills on time, budgeting for and contributing to their ability to provide for energy expenses, and assisting participants in being energy efficient. **Beginning October 1, 2025, households are not required to apply for State Emergency Relief (SER) prior to applying for MEAP. To be eligible for MEAP a household's income must be at or below 60% of the state median income (SMI)** (See the SMI Table on reverse). Or, if a household participates in SER, the Home Heating Credit, TANF, SNAP, WIC, HeadStart, SSI or SDA programs, they may be considered categorically eligible for MEAP.

Contact: MEAP applications are processed through one of [UPPCO's Community Partner Organizations](#).

Energy Assistance, Self-Sufficiency & Education Program (EASE)

If you need assistance managing your energy bill, the Energy Assistance, Self-sufficiency & Education (EASE) Program may help. EASE is a two-year affordable payment plan that helps you stay on top of your energy bills.

Contact: EASE applications are processed through one of [UPPCO's Community Partner Organizations](#).

Residential Income Assistance Program (RIA)

If you are below 150% of the federal poverty level, or categorically eligible if you receive HHC, SER, MEAP, Medicaid or SNAP, you may qualify for a \$15 per month credit on your energy bill.

Contact: UPPCO Customer Service or complete the [RIA credit application](#) at uppcoco.com/forms.

Home Heating Credit (HHC)

If your income is at or below 110% of the federal poverty level, you may apply for a Home Heating Credit for the 2025 tax year to help pay winter heating bills (includes rented living quarters and mobile homes). Even if your income does not require you to file taxes, you can still apply.

Contact: In January 2026, find the Home Heating Credit Claim form (MI-1040CR-7) at Michigan.gov/treasury. Must file by Sept. 30th of each year.

Veterans Trust Fund Emergency Grant

This program provides temporary assistance to veterans and their families facing a financial emergency or hardship, including the need for energy assistance. [See details at qrco.de/VTFEG](http://qrco.de/VTFEG).

Contact: To learn more call (800) 642-4838 or visit michigan.gov/mvaa.

Self-Service Utility Program Screening Tool

This tool aims to efficiently connect UPPCO customers to the most appropriate assistance programs in 2-1-1's directory of community programs. This tool is useful to find a program if you are looking to save money on monthly utility bills or clear up a past due balance. To use the tool, visit qrco.de/211TOOL.



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