

PayCoMo Update

Home Energy Loan & Retiree Insurance (General Billing) AutoPay

Update on Impact

Overall, Staff is *very* pleased with the implementation results of the AutoPay transition for these billing services. Before launch, staff set adoption targets that included both AutoPay adoption percentages and delinquency amounts, similar to what we did with Utilities.

Home Energy Loans 93% adoption rate - Of the 300 customers (313 accounts) impacted by this transition, only 21 accounts are currently remaining on a City AutoPay plan; and there are 272 accounts enrolled on a PayCoMo AutoPay plan (20 have been paid off since transition kickoff) as of 9:00 am on 2/4/2025. The **last** (*reminder*) correspondence for Home Energy Loans was a final reminder email and letter on 1/18/2025. The impacted customers were notified of having their AutoPay cancelled and *potentially* becoming at risk for fines and penalties in March 2025. Once the penalty date of 3/3/2025 arrives, Finance leadership will review for penalty assessment or deferral based on enrollment count. Overall, adoption is higher (8%) than our final anticipated target (85% by 2/21/25), and expect less than 10 accounts to actually be considered for penalty.

Retiree Insurance 57% adoption rate - Of the 101 customers impacted by this transition, approximately 43 are currently remaining on a City AutoPay plan; and there are 58 enrolled on a PayCoMo AutoPay plan as of 9:00 am on 2/4/2025. The most recent correspondence for Retiree Insurance was their final notification after the City's last manual autopay on 1/21/2025 informing them that their City AutoPay plan was canceled and informing them of alternative payment options. Unlike Home Energy Loans, Retiree Insurance customers (General Billing) are not required to have AutoPay. Their due date for their first "manual" bill for the 43 customers is 2/20/2025. Finance leadership is closely monitoring adoption between now and then. Overall, though adoption is lower than Utilities, and slightly (3%) lower than our target of 60% by 2/6, City staff has taken extra efforts to contact individual customers through telephone calls and in-person assistance at City Hall. It is anticipated that 10 or fewer Retiree Insurance customers will be delinquent as of their 2/20/25 bill due date.

Communication Channels Completed

- Emails
 - Over 70% Average Open Rate - very similar to Utilities
- Bill Stuffers
- Bill Comments
- Printed letters - mailed separately from bills
- Reminder letters / Final impacted notice - sent separately from bills

Staff Acknowledgement

As stated last month, Finance would like to give a special thanks and recognition to front-line customer service staff in Treasury Management, Accounts Receivable and the Contact Center. As we work through this change with our customers and educating customers on their payment options, the front-line staff service has been exemplary. We wish to communicate to Council and City Management that the staff will continue to be available to customers throughout, and beyond this transition for payment inquiries and needs.

Upcoming PayCoMo Project Rollouts

- Traffic Tickets on PayCoMo – ETA Q2 2025
- Permits, Licenses, and Special Assessment Fees on PayCoMo – ETA Q2 2025
- Miscellaneous Payables on PayCoMo - ETA Q3 2025
- Utility Payments from MyUtilityBill on PayCoMo - ETA Q3 2025
- Parks & Recreation Payments on PayCoMo - ETA Q4 2025

