

I have recently experienced a case of a friend suffering from anxiety who did not have the confidence to speak to her supplier on the phone. The supplier got her accounts in a terrible mess, and it was important for her to find someone who could act on her behalf and had the skills to do extensive analysis of their accounting errors and present the facts in writing, because of the complexity. 2 complaint letters to her former supplier were ignored, they very quickly sent her a debt collection letter for money she did not owe, and which would have wiped out her total savings, and she threatened to self harm. I had to pay the supplier to stop this but that only relieved the stress slightly as she saw herself as being in debt to me.

This case has caused me to do some research, and I have found out about Priority Service Registers. I feel that 'anxiety' and 'difficulty using the phone' should be covered in Priority Service Registers, and all bills and debt collection agency letters should say that people who have difficulty using the phone have a right to nominate someone to act on their behalf. Letters or calls requesting this should be handled instantly.

I think it is important to note that debt collection letters sent to someone with a limited ability to communicate could even lead to suicide, and the industry therefore needs to take the above actions with Priority Service Registers. Whilst such people may deal with most of their household expenses without incurring debt, the high cost of prepayment meters is causing many to transfer to credit meters, and then change to cheaper suppliers, and the complexity of the industry is leading to some horrendous errors (It would take me a good hour to explain the complexity and multiple errors on her accounts, and even after I got involved it has taken many iterations to resolve - with suppliers' staff just scratching the surface on many occasions). They may be able to cope well with budgeting for correct bills, but be totally freaked out when a supplier ignores their pleas that a bill is erroneous.

I realise that recommending to suppliers how they react to people with particular Priority Service Needs may be beyond the scope of your consultation. But if it within the scope I add the following additional comments:

Most important is for Utility companies to have predetermined strategies for dealing with vulnerable people with anxiety, who are likely only to indicate this by writing to the supplier to exercise their right for a helper to act on their behalf. I feel they should discuss with the nominated helper whether they should be added to the Priority Service Register as someone suffering from anxiety. If so all communications could be tailored appropriately, and most importantly sent/copied to the helper so that the helper could check on the mental state of the customer as soon as communications arrive. It is important that this includes ALL communications, not just bills.

One useful way of recording the customers wish to have a helper represent them due to anxiety, is for the supplier to get their Priority Service Department involved if a friend or relative expresses concern about the customer's anxiety to the supplier. Or if the customer makes contact but it is clear that they are having difficulties communicating. Obviously the Supplier cannot discuss this with the friend or relative until the customer agrees, and how the customer's agreement is sought is a key issue. The Priority Service Department could set up a conference call between helper, customer and supplier to record the customer's nomination of the helper to act on their behalf. It has to be remembered that this need may only become apparent once the customer is highly stressed by the suppliers actions.

Ideally a Priority Services department would not just deal with registering the need for Priority Service, but would be available to provide care and attention throughout, with a dedicated phone line known to the customer. They should ensure complaints are not closed before the customer feels they are resolved. For a customer suffering from anxiety to have complaints prematurely closed, is for them to feel like they are being abandoned.

Another issue is that no supplier should be allowed to send a debt collectors letter to a vulnerable customer (on a Priority Service Register) unless its own meter reader has read the meter. The practice of ignoring the read the customer gives, and getting a debt collector to attempt to collect an alleged debt based on a false estimated read must stop. In my friend's case they seemed to make no reference to the consumption trend on her previously installed meter, and estimated consumption on her new meter to be 4 times higher EVEN THOUGH she had given meter readings that were in line with her usage history. I know that a reading has to go via a new supplier when the customer has changed supplier, but that is no excuse for ignoring what the customer says, assuming what has come from a new supplier is wrong, and grossly overestimating.

John Baker