

Quarterly Billing: A Complete Guide for Agents

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What is Quarterly Billing?

Quarterly billing consolidates three months of usage into a single bill that's issued every 90 days (approximately). Instead of receiving 12 bills per year, customers receive 4.

How It Works

Standard monthly billing:

- Bill generated monthly (every 28-32 days)
- 12 bills per year
- Customers pay for one month of usage at a time

Quarterly billing:

- Bill generated every 3 months (approximately 90 days)
- 4 bills per year (typically in March, June, September, December)
- Customers pay for three months of usage at once

Important: The customer still uses electricity monthly—we're just billing them less frequently.

Who is Eligible for Quarterly Billing?

Not every customer qualifies for quarterly billing. Here are our requirements:

Eligibility Criteria

✓ Good payment history

- No late payments in the past 12 months
- No returned payments in the past 12 months
- No disconnections for non-payment in the past 24 months

✓ Account in good standing

- No current past due balance
- No active payment arrangements
- No outstanding reconnection fees

✓ Low usage accounts

- Average monthly bill under \$100
- Typically residential accounts with low to moderate usage
- Seasonal properties often qualify

✓ **Minimum account age**

- Account must be at least 6 months old
- Allows us to establish payment history

Who Typically Doesn't Qualify

- X High usage accounts (average bills over \$100/month)
- X Commercial or industrial accounts
- X Accounts with recent payment issues
- X New customers (less than 6 months of history)
- X Accounts with deposit requirements

Why these restrictions? Quarterly billing means larger bill amounts (3 months of charges at once). We need confidence the customer can handle the larger payment.

Benefits and Drawbacks

Benefits for Customers

Convenience

- Fewer bills to manage (4 per year vs. 12)
- Fewer payments to remember
- Less paperwork to file

Simplified budgeting

- Only need to budget for 4 payment dates per year
- Works well for seasonal property owners who aren't there year-round

Time savings

- Less time spent on bill payment
- Ideal for customers who travel frequently

Potential Drawbacks

Larger payment amounts

- Instead of paying \$75/month, customer pays \$225 quarterly
- Can be harder to budget for larger lump sums
- Risk of "sticker shock" when bill arrives

Less frequent usage monitoring

- Customer sees usage patterns less often

- Harder to catch issues (like running AC when away) quickly
- Takes longer to notice changes in consumption

Cash flow challenges

- Some customers struggle with the larger quarterly amounts
 - May be harder to pay all at once vs. smaller monthly payments
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How to Enroll Customers in Quarterly Billing

When a customer requests quarterly billing, follow these steps:

Step 1: Check Eligibility

Run through the eligibility checklist:

1. Pull up account history - check for late/returned payments
2. Verify current account status - no past due balance
3. Check average bill amount - under \$100/month
4. Confirm account age - at least 6 months old

Step 2: Explain the Program

Even if they called asking for it, make sure they understand:

"Quarterly billing means you'll receive a bill every three months instead of monthly. Your bills will be larger since they cover three months of usage, but you'll only receive four bills per year. For example, if your average bill is \$75 per month, your quarterly bill would be around \$225."

Step 3: Set Expectations

Important points to cover:

Billing timing: "Your bills will be generated approximately every 90 days. You'll receive bills in [March, June, September, December]."

First bill timing: "Your next bill will cover from today through [date approximately 90 days out]. After that, you'll continue on the quarterly schedule."

Payment due dates: "You'll still have 21 days to pay each bill, just like monthly billing."

Usage monitoring: "I recommend checking your online account periodically between bills to monitor your usage, especially during extreme weather."

Step 4: Confirm Understanding

Ask: "Do you have any questions about quarterly billing? And just to confirm, you're comfortable with receiving larger bills every three months instead of smaller monthly bills?"

Step 5: Enroll in System

- Navigate to Account Settings > Billing Frequency
- Select "Quarterly billing"
- Enter effective date (typically the next meter read date)
- Save changes
- System will automatically adjust billing cycle

Step 6: Document

Add note: "Customer enrolled in quarterly billing per request. Eligibility verified: payment history clear, average bill \$[X]/month, account age [X] months. Customer acknowledged larger quarterly bill amounts. Next bill will generate approximately [date]."

Step 7: Follow-Up

"Your quarterly billing is now active. You'll receive your first quarterly bill around [date]. You can always check your account online at godeggenenergy.com, and we'll send you email reminders about 10 days before each quarterly bill is due."

How to Unenroll from Quarterly Billing

Customers can switch back to monthly billing at any time.

Common Reasons for Unenrolling

- Bills are too large to pay at once
- Want more frequent usage visibility
- Life changes (retired, fixed income, job loss)
- Want to monitor usage more closely
- Moving to a larger home with higher usage

Unenrollment Process

1. Acknowledge the request

- "I can definitely switch you back to monthly billing."

2. Explain the transition

- "You'll receive one final quarterly bill for your current billing period. After that, you'll return to monthly billing starting [date]."
- "Your next bill after the transition will cover one month of usage."

3. Process in system

- Navigate to Account Settings > Billing Frequency
- Select "Monthly billing"
- Enter effective date
- Save changes

4. Set expectations

- "Your final quarterly bill will cover [start date] through [end date]. After that, you'll receive monthly bills starting around [date]."

5. Document

- Add note: "Customer unenrolled from quarterly billing per request. Returning to monthly billing. Final quarterly bill will generate [date], monthly billing resumes [date]."

Understanding Quarterly Bills

What's Different on a Quarterly Bill?

Billing period: Shows 90 days instead of 30 days

Usage amount: Three times higher than monthly bills (covering 3 months)

Total charges: Significantly higher (3 months of usage + 3 service charges)

Usage history: Shows comparison over multiple quarters

Sample Quarterly Bill Breakdown

Billing Period: January 1 - March 31 (90 days)

Energy Charges:

January usage: 650 kWh x \$0.12 = \$78.00

February usage: 550 kWh x \$0.12 = \$66.00

March usage: 700 kWh x \$0.12 = \$84.00

Total energy charges: \$228.00

Service Charges:

\$12.00 x 3 months = \$36.00

Delivery Charges:

1,900 kWh x \$0.04 = \$76.00

Subtotal: \$340.00

Taxes (8%): \$27.20

TOTAL DUE: \$367.20

Agent note: Always clarify that the bill covers multiple months when customers call shocked by the amount.

Handling Customer Concerns

"This bill is way too high!"

Investigation steps:

1. Verify billing period

- "I see this bill covers January 1st through March 31st—that's three full months of usage."
- Show the month-by-month breakdown

2. Compare to previous quarters

- "Let me compare this to your bill for the same quarter last year..."

3. Calculate monthly equivalent

- "Your total is \$367.20 for three months. That averages to about \$122 per month, which is [higher/lower/similar to] your typical usage."

4. Review usage patterns

- Check if there are seasonal factors (heating/cooling)
- Look for unusual spikes in any of the three months

Response framework: "I understand the bill looks high, but remember this covers three months: January, February, and March. You used [X] kWh in January, [Y] in February, and [Z] in March, which averages to about \$[amount] per month. That's actually [consistent with/higher than] your normal usage."

"I can't afford to pay this all at once"

Options to offer:

1. Payment arrangement

- "I can set up a payment plan so you can pay this over 2-3 months while you catch up."

2. Switch to monthly billing

- "Would you like to switch back to monthly billing? Your bills would be smaller and more manageable."

3. Budget billing

- "We also offer budget billing, where you pay the same amount each month based on your annual average. This helps avoid seasonal spikes."

4. Payment extension

- "I can extend your due date by 10 days if that helps give you more time."

"I didn't realize I was on quarterly billing"

This happens when:

- Previous resident was on quarterly billing
- Customer forgot they enrolled
- Account was transferred and settings carried over

Response: "I see you're currently on quarterly billing, which means you receive a bill every three months instead of monthly. That's why this bill is larger—it covers [dates]. Would you like to switch back to monthly billing?"

Quarterly Billing and Payment Arrangements

Can customers on quarterly billing get payment arrangements?

Yes, but with special considerations:

Standard arrangement:

- Down payment: 25% of past due balance
- Remaining balance: Spread over 3-6 months
- Must keep current with new charges

Challenge with quarterly billing: If a customer is on quarterly billing and gets a payment arrangement, their next quarterly bill arrives while they're still paying off the arrangement. This can create cash flow problems.

Recommendation: When setting up a payment arrangement for a quarterly billing customer, strongly suggest switching them to monthly billing to make future payments more manageable.

Special Situations

Seasonal/Vacation Properties

Quarterly billing is ideal for:

- Summer cabins used 3-4 months per year
- Snowbird properties (winter homes in warm climates)
- Rental properties with seasonal occupancy

Benefits:

- Owner receives fewer bills when property is vacant
- Simpler to manage from a distance
- Less likely to miss payments when traveling

Setup tips:

- Enroll them in auto-pay to avoid missed payments
- Encourage paperless billing so they can access bills anywhere
- Suggest they check usage online periodically to catch issues

Account Transfers

When an account transfers (new resident moves in):

Billing frequency does NOT automatically transfer

- New customer starts on monthly billing (default)
- They must request quarterly billing and meet eligibility requirements

If previous resident was on quarterly billing:

- Final bill for previous resident closes out quarterly cycle

- New resident's first bill is prorated and monthly
- New resident can request quarterly after 6 months of payment history

Usage Spikes

If a customer on quarterly billing has a usage spike in one of the three months:

Example:

- January: 650 kWh (\$78)
- February: 550 kWh (\$66)
- March: 1,200 kWh (\$144) ← spike
- Total bill: Much higher than expected

How to handle:

1. Identify which month had the spike
2. Investigate cause (weather, guests, appliance issue)
3. Explain that one high month affects the entire quarterly bill
4. Suggest monthly billing if they want to catch spikes earlier

System Notes & Documentation

Always document quarterly billing changes thoroughly:

Enrollment example: "Customer enrolled in quarterly billing. Eligibility confirmed: 18-month account age, no payment issues, average bill \$87/month. Customer acknowledged bills will be approx. \$261 quarterly. Next bill generates ~4/15/25 covering 1/15-4/15."

Unenrollment example: "Customer requested unenrollment from quarterly billing due to bill affordability concerns. Switched to monthly billing effective 4/1/25. Final quarterly bill will generate 3/31/25, monthly billing resumes 5/1/25."

Complaint about bill amount: "Customer called shocked by \$412 quarterly bill. Explained bill covers Oct-Dec, averages \$137/month. Compared to same quarter last year (\$389). Usage consistent with seasonal patterns. Customer understood after explanation. No further action needed."

Quick Reference: Quarterly Billing FAQs

Q: How do I know if I'm on quarterly billing?

A: Check your billing statement—it will show a 90-day billing period instead of 30 days. You can also check your online account settings.

Q: Can I switch to quarterly billing to avoid a past due balance?

A: No, you must have a zero balance and good payment history to qualify.

Q: Will my bill show each month's usage separately?

A: Yes, quarterly bills include a breakdown of usage for each month within the quarter.

Q: Can I pay my quarterly bill in installments?

A: Quarterly bills are due in full by the due date. If you need payment flexibility, monthly billing or budget billing may work better for you.

Q: Does quarterly billing affect my rate or service charge?

A: No, your energy rates stay the same. However, you'll see the \$12 service charge three times (once for each month in the quarter).

Q: What if I have a smart meter that reports daily usage?

A: You can still check your daily usage online between bills. Quarterly billing only changes when you receive a bill, not how we track usage.

Q: Can I switch back to monthly billing anytime?

A: Yes, you can switch back anytime. The change takes effect with your next billing cycle.

Q: Do I still get 21 days to pay?

A: Yes, quarterly bills have the same 21-day payment period as monthly bills.

Red Flags & When to Deny Enrollment

Deny quarterly billing enrollment if:

- Customer has ANY late payments in past 12 months
- Current past due balance exists
- Average bills exceed \$100/month
- Account is less than 6 months old
- Customer is on an active payment arrangement
- History of returned payments
- Previous disconnection for non-payment

How to explain denial: "I understand you'd like to enroll in quarterly billing. However, our program requires [specific requirement not met]. Once [condition is met], you'll be eligible to enroll. In the meantime, I'd be happy to discuss other options like budget billing or auto-pay that might help simplify your bill management."

Pro Tips for Agents

1. **Always calculate the monthly equivalent** when customers complain about quarterly bills being high. "That's \$X per month, which is actually normal for you."
2. **Check account history before offering quarterly billing** to customers who ask about it. Save everyone time by verifying eligibility first.
3. **Suggest monthly billing when setting up payment arrangements** for quarterly customers. It makes managing payments much easier.
4. **Remind customers they can check usage anytime online** even though they're only billed quarterly. This helps them catch issues early.
5. **Set expectations during enrollment** about bill amounts. Use their average monthly bill x 3 as an example so they know what to expect.
6. **Document the monthly breakdown** when investigating "high bill" complaints. It helps explain what contributed to the total.

Quarterly billing is a great option for the right customers—those with stable, low usage and strong payment history. Your job is to ensure customers understand what they're signing up for and that it truly works for their situation.

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Questions? Contact the Billing Team at billing-support@goodeggenenergy.com
