### StreamBox

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>> Hello everybody we will give it a couple of seconds to get the webinar started.

We have a lot to cover today. I'm going to have our program director Mary Kate put the link to the captioning. Our captioning is having a little trouble right now on zoom. We do have captioning through the link that is in the webinar chat that Mary Kate just posted so if you do need captioning services please head into the link on the webinar chat. And you can find captions there adjust size and adjust the color and all of that stuff. We are going to get started my name is Jenny I am the operations director at national Council independent living. I will be your moderator for the webinar on affordable connectivity program. My pronouns Archie her I'm a white female with curly brown hair that is up in a bun I am wearing wide framed glasses and I have on a plaid orange scarf with a Marine under sweater. We are going to get started but before we do just a few housekeeping details as I mentioned before our captions are having trouble on zoom right now. But we are working to get them going and get them up and running as quickly as possible. If you do need captions you can go to the link that we put in the chat. And you can also chat if for some reason that link is not working we will put a hold on the webinar until we can get that going.

Hop on that link and go ahead and use those captions. We also have an ASL interpreter on the call they should be on your screen automatically please let me know if you cannot see them. We have left the public chat on the webinar today and it will be monitored throughout the duration of the webinar. Please do not post any hate speech discriminatory comments or other forms of harassment in the chat. Should this happen you will be immediately removed from the webinar and not permitted to return. Questions will be answered at the end of the webinar as time permits but can be submitted throughout webinar in a couple of easy ways. If you are on zoom you can type your question into the zoom queue and a box. You're also welcome to email your question to me at Jenny at and see IL. O RG. And if you are on the telephone today you can press\*nine to indicate you have a question. We do ask that if you are speaking a question you keep it to no more than around 30 seconds or so.

That is it for the housekeeping today. I am going to repeat if you do need captioning we have a link in the chat box that you can click on to go to the captions and we are working to get them up and running on zoom as well. With that I'm going to introduce the executive director to give us a little bit of information about what ACP is.

>> Thank you Jenny my name is Theo I am a male salt-and-pepper baldhead blue glasses plaid shirt. I am glad you all are here group of panelists that's going to provide you with some great information on affordable connectivity program. ACP. Why are we dear during this webinar? I want to provide a summary of the affordable connectivity program ACP is designed to have low income individuals and households in the United States access affordable and reliable services. We invited it is important and crucial they play a role in supporting disabilities on how to be independent and participate fully in society and the community. ACP program can assist you in several ways I want to talk about that and give a quick overview but look for more details as of the panelists will talk about this. Why is it important it can increase access. Systematically see is an important core services. The AC P program is important for people with disabilities to know about. I am a person with disabilities. I've been that way for 15 years. Been working in this. That's how much micro knowledge it is and so independent living to play a role in forming people with disabilities about it. To pandemic proved beyond a shadow of a doubt. That smart technology online services smart phones are needed more than ever before.

It's not about if it's about when another pandemic occur telehealth was a vital role ACP program can divide the link for some very important life-sustaining services. Another one is online training and education. You need online access and a lot of people cannot always afford those bills. Another one is inclusion. Online platforms to increase virtual community support groups. And social network. I don't know about anyone else and we needed to end the only reason friends zoom calls. That allows me to connect another very important one that job search and employment opportunity you can be hearing about this stuff but the pandemic proved beyond a doubt the importance of working from home and having remote jobs. There was an increase in the amount of employment for people with disabilities. Doing the pandemic based on the fact that they could work from home. And lastly assessable communication. AC is important. Increasing our diverse disabilities. For people with all types of disability. To communicate we have a group of individuals, to a matter fact. That will be talking about this in more detail. And the first person is Ted. Who is from track phone wireless. And the vice president of business development and new product services. Ted.

>> Good afternoon everyone. In the US, my name is Ted I am a male of Greek dissent my hair is salt-and-pepper. My pronouns are he/him and I am currently wearing a blue shirt and I have black glasses on. Will be discussing this program that John just spoke about. He gave me some great needs for Internet access and what were gonna do is show a way you can save up to $360 or more a year on the service. Improve your connectivity in your home. As we go to our first slide, you can see we are going to talk about is what's impacting households today, what is the affordable connectivity program? Otherwise called ACP. How household can qualify for ACP benefits, who runs the program, how you can avoid common application mistakes you can actually get the benefit. And what is the fastest way to get qualified and will give a few examples of ACP benefits on the Verizon value brands. I'm gonna talk about the good, the bad, the ugly. Were gonna talk about opportunities. And were gonna give you some tricks on how you can best utilize government discount broadband programs. What is impacting households today? Candidly, at first it was COVID 19 then they locked us all down now we have high inflation and just about everything costs more. As we look at inflation get the price of meat since last year it is up by 8%, poultry up by 8%. Even fish is up. Electricity is up 18 %, natural gas is up 20 %. All of these things are going up and we just can't print more money a lot of us are unlimited incomes. Households are worried because they have to make choices, there are many of them on fixed incomes, what can they do?

US Congress worked on something called the infrastructure investment and jobs act. The White House in November 15th of 20212 years ago signed into law. That created the affordable conductivity program. Basically what does it do? It gives you $30 per month, per household, of discounts on broadband services. We will talk about what broadband services are in a moment. If you live on tribal land you can get up to $75 a month off. Broadband services is a discount for monthly Internet access. That means access on your home Internet if you have fixed Internet. Or if you have a smart phone on your smart phone plan. Households can only get one benefit per household. The choice you have is how to use it wisely? The benefits work in that they are paid directly from the government to the provider. You don't have to get involved. After enrollment there is one basic rule. Use it or lose it. The government only provides one benefit as we said per economic household. How do you qualify? If you are currently on the lifeline program you automatically qualify to get the ACP program. If you have a dependent who has been approved for the free or reduced school lunch program you can be automatically eligible for ACP services. If you or your dependents are receiving federal appellate grant in the current academic year which is the 2023/24 year. Last year if your income is less than 200 % of the poverty guidelines, you can get ACP. For lifeline you can get this if you participate in any of these programs, snap, which is the new name for food stamps, Medicaid, supplemental security income, not to be confused with Social Security, federal public housing assistance, veterans pension and survivor benefit, if you live on a reservation you can get ACP if you participate with a Bureau of Indian affairs assistance or head start, or at the TTA and F, last of all Indian reservation if you're part of the food distribution program you can also qualify. The income qualification for households is 135% of federal poverty level. What does that mean? If you are a family of four in the US, if your total household income is less than $40,500. You qualify for lifeline which means you also qualify for ACP. If you happen to be up in Alaska, if your household income could be $15,625, if you're in Hawaii you could have a household income of $46,575 with a family of four and still be qualified for ACP.

For the free and reduced school lunch program the qualification for that is again based on income, hundred and 30 %, hundred and 85%. If your household income now makes up to $55,500, the same household of four, you would qualify in the 48 continental states.

For Pell grants, those are awarded to undergraduate and vocational students, that helps you get ACP. The qualification eligibility criteria are you have to be a US citizen or an eligible noncitizen. You have to have a valid Social Security number, you have to be enrolled or accepted as a regular student in an eligible degree or certification program, you have to be enrolled at least half-time to be able to be eligible for the direct loan program funds. And last but not least you have to demonstrate a financial need for need based federal aid programs. You are in school so you have to do wells you have to maintain a satisfactory academic progress in college or in your career or school.

Qualification criteria I know this is confusing, income is less than 200 % of the federal poverty level. That means for that same family of four if your income is less than $60,000 a year in the continental US you qualify. There are three different thresholds if you are 200 % of federal, poverty level, you qualify just for ACP. If your hundred and 85% you qualify for ACP but you also qualify for for the other programs. And if you qualify with only a hundred and 35% of the federal poverty guidelines you also qualify for lifeline ACP. There are a lot of different programs here. We want to do is help you maximize your use of these federal programs. If you do the income route it's really the hardest one to prove what you have to show your gross annual income. Not your net, your gross. Is less than that 200 % and you can do it by showing your tax return, either state, federal, or tribal tax return. You can join income statement from your employer like a paystub for the last three months. You can show a Social Security statement of benefits if you're on unemployment or Workmen's Comp. You can give the statement of benefits there. Or if you have a divorce decree or child support award or other official document that contains the income information you can share that.

Who are you sharing with? Who is responsible for this program? It is the federal communications commission. It is not your Internet server. And the company called a universal service administration company are called US HC for short. They are an independent not for profit company and they administer the universal service fund which controls lifeline and other programs as well as the affordable connectivity program. You can hear us talking about the US AC national verify what is it? It's basically a database centralized application system that determines if you are eligible for lifeline or ACP.

What this does is they actually have links into federal databases and state databases they can give pretty fast responses. If the response is that you automatically qualify you find out immediately because they have a link into those databases. If they need more information and say you qualify based on income you need to send them the information. Any human is gonna need to go through it and make sure it is right. So it may take longer.

You are disqualified if they ask you for information and you do not provide it. It doesn't mean you're disqualified forever use have to reapply. If the documents that you sent in are not sufficient you need to reapply again as well. Don't think that just because they said no you are disqualified does that mean you can't keep trying. Unfortunately the rejection rate if you go directly is running about 45 %. That means four and a half people out of ten get rejected. So the whole purpose is to keep on trying server can help you see you don't get rejected. Now that you are eligible what you need to apply? The easiest way to apply is with your driver's license. I'm showing a picture now of a person in eight Massachusetts drivers license this is only a sample. His name isn't really sample. And you need your Social Security number. From the drivers license your birthdate must match the birthdate on your driver's license. From your Social Security card the last four digits have to match.

As long as those things match you are set to go. And you have to make sure your name exactly matches your name on your Social Security number. A lot of people forget, this including me, my legal first name is Theodore, but I go by Ted. When I fill out applications most likely I put in Ted but if I do that here I get rejected and I have to start all over again make sure you put your legal name exactly how it appears on your Social Security card or your driver's license and you should be in good shape.

If you're talking about trying to submit a copy of your tax return again, make sure your name and Social Security number match I'm showing you the top part of your IRS Form 1040 here. Make sure your address matches what you wrote on the Form 1040 unless you have moved and then you can explain that, make sure the number of dependents all match. You put on your Form 1040. And last but not least from line 11 of the form your adjusted gross income make sure that number is less than the 200 % of the federal poverty level. And then you can get approved. For address verification and ID verification, the national verify uses a third-party. To check to make sure they are right. For your address they also use the 96 Postal Service address matching service. So if you've ever tried to order something online and you type in your address and you get a pop-up window and they say is this your address? It is the same thing it is using the United States postal service address managing service. They check to make sure they are not duplicate benefits that are being issued for the same person, the same address, or the same dependent. They need to be unique. If you make an error, don't worry about it there are ways around it to fix these things. They say the customers identity could not be found. No problem. What you do is you put your first and last name your date of birth the last four Social Security number, send a document that has that, send it in and you get approved. If they state your full name or last for Social Security cannot be validated and what you put in was correct, submit a document that shows that your name is correct, the date of birth is correct, and the last four of your Social Security number is correct. If they state your birthdate could not be validated same thing, send them a copy that has your first and last name in your correct data birth. The biggest problem that we have on data birth is for people who are born outside of the US also you look at it as being the day, the month, and the year. But if you are born in the US most people in the US do month day and year. Safety switch those around it causes a problem. So that is why you need to make sure that when you put in the information is accurate.

The one that really gets me is we get calls from customers every single day on this, they state that you are dead. You know that you're not dead and we know that you're not dead but you have to tell them that you are not dead and calling them and telling them that you're not dead does not work. You have to confirm that you are living and their gonna say what application documents do they want to see? In order to prove that you are living show them three months worth of those documents. It is a hard one for all of us to understand because we are alive, but you will get that a lot.

My team figured out that there is really a fast track for ACP eligibility verification. What my team did it she said, you sack uses federal database which are computer links to verify your participation in a couple of programs. If you are participating in any of these programs you can get qualified rather easily. If you're in Medicaid, easy qualification. Federal housing assistance, easy qualification. The veterans pension and survivors benefit program, easy qualification. The federal grant program, with Pell grants, easy verification. They are computer to computer links. So anytime you put an application through, first go check on those programs to see if you are a member.

If you live in Washington, Nevada, Utah, Colorado, Arizona, New Mexico Minnesota Wisconsin Missouri Michigan, Indiana, Kentucky, Tennessee, Mississippi, Florida, juror Georgia North Carolina Virginia Pennsylvania Connecticut those of the states I've listed here in blue, you get snap, it is also very quick and fast track to benefit. There are links. If you're in Arizona and you get tribal administrated temporary assistance for needy families, that is also a quick link that gets you qualified. If you're in Puerto Rico, and you participate in the nutritional assistance program, or the Puerto Rican nutrition assistance program, that is a quick link and that will get you qualified very quickly. The national verifier program income barricade station that is a slow process based on your total income. If use the supplemental nutrition assistance program for the other states not the ones I mentioned, that is also a slow process specific have to get your information and they have to call to verify it. If you are on WIC, special supplement nutrition program a slow process because it has to be manually checked. The free and reduced school lunch program could be a slow process as well. As well as the travel assistance programs. Verizon has a lot of different brands in addition to Verizon.com. So we put together one website called WW W M Y ACP benefit.com. If you go to this website you can see some of the offers that are provided by the various brands that Verizon supports Weatherby total by Verizon or Walmart family mobile or straight talk or TracFone. By you straight talk as an example you will see in the stores they have six different plans that are advertised. If you want the basic plan which they charge $30 a month for because you have the ACP credit you get it for free. That plan will provide you 1500 minutes and unlimited tax and a hundred megabytes of data.

The $35 plan once you get the credit becomes just $5 and you get bronze unlimited which gives you the unlimited talk and text and high-speed data. The silver one which is $45 becomes $15. There are a lot of different plans so go to the website and learn about these different plans and know whatever you see on retail you can take $30 off and get that plan.

On simple mobile it is the same thing. All of the plans that simple mobile has are $30 off, why would I pick the $25 plan on simple mobile when I can take that $30 plan for free? It is your choice. We are not allowed by law to down sell or upsell you. We have to be able to provide you with all of the options. On the screen here we show anything from a three gig plan that is free, five gig plan that is free you can pick which one you want. The government will only reimburse us for the plan you pick. If you pick the three gig plan we get reimbursed the $25. Or the five gig we get reimbursed the $30. If you want truly unlimited service, which is their $60 plan with unlimited talk and text and unlimited high-speed even 15 gigabytes of hot speed data. Regular ACP it is $860 plan you get it for $30.

If we look at our total by Verizon it's the same thing. You get $30 off any of the plans, or Walmart family mobile, the same thing $30 for any plan. If you've ever been to Walmart store and you see there truly unlimited plan for $49.88, that gives you just about everything. Unlimited talk and text unlimited high-speed data, video streaming, 30 gig of hotspot, with your ACP credit that is only $19.80 a month. I'm not gonna sell you on a plan, we have to find the right thing, if you're a life line customer we have this offer which gives you unlimited talk unlimited texts, and a lots of data services, that is all it safe link.com. I listed on Slide 33 the individual URLs if you want to know more information these will be available.

Now some of the opportunities that we have with the program, as Theo mentioned awareness and enrollment support is really limited. We only have 22 million customers today that know about the program out of about 51 million households that we believe are eligible. Many Internet service providers limit marketing to just their current customers and channels. So you don't have a way of finding out. You have potential customers that are always skeptical of government programs. And there skeptical of programs, if it's free it's too good to be true so it must not be true. It is not free it is supported by the taxpayers. But it is there. On broadband there may be limited availability in some low income housing developments. Where the cable company has not put in the coaxial cable or there is no wired broadband service. We have a way around that. As we said before, there is a low ACP adoption rate. As of three days ago, only 22 million households registered. That's 43%. 57% haven't registered. If someone were giving you $340 a year or more for credits. You would want to take it. There is the national verifier process is an online application, you have someone who does not have Internet, but they have to be online to order this. You have to call them up and asked them to send you an application and it is a very lengthy application, it is very hard. It is a hard process. We try to help our customers through it but it is hard. 45% of the applicants showed you before are rejected. Many more start the application and never even finish it. The problem is if you put your name or birthdate or last four digits of your Social Security number incorrectly in the application if you type them incorrectly you cannot change it, you have to start a new application after calling them and having them disqualify your old application. If you type them incorrectly in the database and it says is incorrect as we said before, you can prove it's cracked, they will take that but otherwise you have to start over. Last but not least there is slamming, transferring of benefits. You may start up a service with one of our brands like a straight talk or Walmart family mobile and someone says hey, we can save you $30 on your home Internet service, they're not telling you when you get that discount the discount on your wireless service falls away. Slamming victims even if they want to come back have to fill out a new application. What is the best way to utilize this? If your household income is less than a hundred and 35 % of poverty level that means you qualify for lifeline and for ACP. If your household income is less than 200 % that means you qualify for ACP. Now that I qualify, what am I gonna do? As Theo said I am representing Verizon wireless, but the question is if you have a wire broadband for Internet access available where you live? If you are in a multiple dwelling unit, an apartment building, is there cable Internet service available? Or is it available from the phone companies like AT&T, Verizon, any of the phone companies? If there is, that may be an option for you. You say I thought you were representing Verizon wireless why are you telling me to go to the local exchange company, the phone company? Because most of those Internet service providers have an offer for about $10 a month if you are low income that will provide you wired Internet service. If you could buy that for $10 a month, why not use the $30 a month for ACP not to pay for the ten but use that $30 to pay for your wireless service? Then you have to say okay, where are you going to access the Internet the most? Is it when you're at home, or away from home? Do you need wired service at home or is the service that you get on your cell phone good enough. Many people don't have a computer but they do have a smart phone. So having wired Internet home does not do much good. If you own a smart phone what carrier do you use? Are you on AT&T, Verizon, T-Mobile, dish, all those are important questions so as we go through it we can help pinpoint and direct you to the best plan that can fit your needs. To sum it up, the ACP program is a very important program. It is valuable, because it gives tremendous amounts of discounts for service. But in addition to ACP, let's keep our eyes open for all the other programs that you could qualify for. This will help you doing what? Saving money. Because that is what is most important. Thank you for your time this afternoon we are going to have questions a little bit later on. Back to Theo.

>> Thank you. That was awesome. You made what seems to be very complicated to be very understandable and I'm so glad we captured it on video because we will use it again. It is amazing to me. How much resources are available out there and people don't take advantage of it. Now we have unused money that is necessary for something so vitally important in life changing. Thank you again now we want to hear from John. He is works for independent living he is a coordinator and a tech coach. I believe number of centers for independent living consumers are on Medicaid. I know that for a fact. I also know they are probably not taking advantage of ACP. John can you talk about that?

>> My name is John I am a white male with brown hair like glasses, blue great checkered shirt. I work for the Ocean State Center for Independent living in Rhode Island. We have multiple programs that support our consumers on technology. In collaboration with state funding and the office of aging. Also has technology programs for consumers who are living at home or recently transition from a nursing home. A lot of them do not have Internet. Are portion of our job is to help activate and create a connection with ACP and hopefully a reasonably priced Internet connection. Some of the examples of technology we purchase here are smart phones, routers, if they try to rent them or need them. Smart lighting, doorbells and tablets they all require Internet connection which is normally around $50 a month. With ACP it comes out to about $20 a month. I believe ISPs could be more upfront about cost when ACP is involved. A lot of times customer support do not understand what the price will be after the fact unless you go directly to an ACP resource center.

Most of the experience consumers are not able to pay the initial set up fees. There also allocating funds for this activity to sure that the set up fees and monthly cost fees can be paid and consumers have success at bridging the divide. A lot of problems the digital divide that we face every day, the ACP does play a large part in giving these consumers a cheaper monthly cost to reduce the digital divide. Some consumers still experience difficulty paying the bill after this because it still takes up what may seem like a little bit to most of their fixed income after rent, food, medicine, personal care items, and transportation. Making the $20 a month seem like a mountain. Of course, the one program does help pay for up to two months of initial service to try to help them get their foot in the door and keep the service active and running. Making sure the bill is affixed is important to us. The biggest problem we face is of course the bill may change theoretically in the pandemic we did have a program that was provided by Verizon megabit by a hundred megabit download and upload speed. That plan was disconnected and replaced with the 300 make plan that was $50 a month. The hundred meg plan was free with rental but now they have eight minimum $20 some consumers who are renewing might be told that they have to upgrade their plan. Otherwise any billing changes should be announced as one of the pain points that I think up to six months prior. Payment changes, they aren't really announced right away. It can happen within a month or two fixed income that could change their world.

The setup fees are one thing that are as low as or 0 set up fees could help a lot of people even though we are told they might get reimbursed, we are not sure if they will be or not. Sometimes there are some pain points on the billing side that does affect us adding people to wired Internet connection at home. Verizon wireless does offer 5G at home. At the place have 5G at home. Not everywhere does. Fox cable actually makes you go through the own set up process at cox.com. It is not the same as they are set up and support. Everyone is slightly different. It does cause some very big pain points. The real ID me program that Cox uses can be easy for some, hard for a lot of people. If we are not there to help set up initially a lot of times consumers would never actually activate the ACP program on Cox. Especially since it requires a cell phone or even best to be done on a desktop or laptop. There are a few things that I'm excited about recently I spoke with local organizers in the Rhode Island that includes the federal B program which is funding recently announced by the federal government. BEA D, you can look that up through the website. It is driving to push for a hundred megabit by a hundred megabit connection to be available across all of America and that means according to bead and the eye commerce that is $108 million for the state to be supplied throughout the country. Of course the push that fiber and/high-speed Internet connection to everybody. Of course with the linking of the ACP and hopefully the bead program that means we could hopefully provide consumers with high-speed quality Internet connection to advance the smart home technologies that I find very useful for adoption. These products are normally not very expensive but they do an amazing job of adding some diversity to the home. To allow for adoption. Consumers can really get excited and do things that they never could do before. We are very excited about the options of AI and voice activation. The smart home as a whole, with the ACP, Internet being required for a lot of these devices to work. I do believe that we can make sure consumers have the options we can totally push for advancing adoption in the home. Just yesterday alone the other aspect we had at a luncheon learn that we provide every month a program from skills RI, schools Rhode Island, workability, they basically help go to consumers throughout the state and work on figuring out jobs they may be able to provide and do. I do hope that call center jobs are very common to be worked from home today. I hope they do become more readily available to those consumers and maybe a lot more outreach centers. If they want to earn an income at a job they might enjoy, they can actually apply and become a person who wants to do with the can. I'm excited for those future aspects these jobs could increase the independence of our consumers by ten fold if they want. I'm excited for that but it does start with ACP and/or the bead program to provide funding so they can provide job or search for these jobs. Our consumers here can get support from us regularly. We also buy them actual equipment to use at home. And we do provide that to them. I'm excited for the future of that. Thank you.

>> Inc. You John. Our goal is to increase the amount of centers that are providing an opportunity for ACP and working with consumers to ensure that process of becoming eligible is key. This is just a part of that. Next thing up is question and answer. Jenny.

>> Thank you thank you Ted and John that was so interesting. And really well presented. I just want to let everyone know if you have questions you can type them into the chat, or the Q&A box at the bottom of your zoom Bart screen. We will answer them and I will call on whoever might be able to answer them as they come in. Feel free to start submitting any questions you may have. We will get started with one question that was submitted in the chat box previously. This one I think probably goes to Ted. The question is, do you know why so many people are falsely identified as dead? Is there something we can do to prevent this for consumers and clients?

>> That is a great question. We had the same one. It turns out that if you have the same name are very similar name to a parent or grandparent, when the system is trying to check it is probably picking up one of your ancestors. It is very important to make sure you have your name correctly spelled so if you are a junior or second, or third, make sure you put that there. Also make sure the last four digits of your Social Security number are correct. We still have instances because were only looking at the last four or you could have the same last for as your father or grandfather or great-grandfather. These are systems issues there is not a way around it, but there is a quick and easy way to fix it. So it says you are dead all you need to do is give them the three months worth of bills and they'll say okay I will pick your electric bill, or for you I'm going to say I need your gas bill. Or John I need your bank statements, it's can ask for something. If you can provide that and they can fix it pretty quickly. Good question.

>> Absolutely. That is very interesting answer. I never would've thought about that. You can say on Ted, I think John might be able to answer this as well. Someone wants to know, where do we interact people at first when they want to know about how to benefit with ACP.

>> I would say normally look at your local providers first, their website I would hope that some information on the ACP. It is generally best to note how they have an application process specifically. I know we have Verizon and Cox cable here in Rhode Island, Verizon it goes through the lifeline program to apply, you get the application ID, you give it to Verizon when you call in, they activate it and add to your service. But Cox cable will go to a different website. And actually you have to apply for it to that website which is specifically for Cox cable. I would call or go to the providers website. Lifeline might actually offer some information on their webpage I believe it is, the ACP program.

>> I'm can add one other thing which our users have found it very helpful. We have several million users on the ACP program. The Google it. You can Google and use any of the search engines and put your wireless carriers name plus ACP or something like that your can find a lot of information about the affordable connectivity program and what your provider is willing to give you. John was right, you have to be very careful of insulation charges. We have a lot of complaints that have reached the FCC, or people have been charged insulation charges I know one of our customers was charge $350 for installation charge and the company refused to waive it. If any of you are lucky enough to be in the Verizon wired footprint, call Verizon there is a secret program called Verizon forward. Ask how you could participate in Verizon forward because that gives you not only free installation, free equipment, and free service. That is something you really want to investigate called Verizon forward. It doesn't have anything to do with what I do which is Verizon wireless but it is a great program. If you want to have broadband service in your home. This is

>> This is awesome information. Follow-up question to this. Are all providers required to provide ACP?

>> The answer is no. They are not. That is a shame. It is a long process and it is very costly in order to do it. We had to modify hundreds of great plans in order to accept ACP. There's a huge cost involved. If we don't dot every I and cross every T directly, this is public information, it can cost us a lot of money because the government go back and say you gave ACP credits to Theo but he didn't use the service, so all the money that you credited him we are charging you. We don't go back and charge the customers. The whole point is please use the service no matter who you get it from. Any of my competitors are us, use the service are you gonna lose the service. Because we have had to pay some hefty fines when people don't use the service. We don't want that to happen. We want everyone to have Internet access because Theo mentioned it, John mentioned it to, it is like massless hierarchy of needs. You need the Internet conductivity on the basis in order to get jobs, work from home, there are so many great opportunities that since COVID 19 appeared that can be done from home. If you have any challenges of going out to work you could potentially work from your home. If you have the great Internet conductivity.

>> The bead program that we are looking at that we been told about one thing we asked for was providing the high-speed Internet to all locations in the country, specifically also outreach for the ACP and other programs locally. That is if you things we asked for. Electricity to your home is important, so is Internet. They should be held in the same sentence when it comes to necessities in 2023 that is how we are.

>> Back to you Jenny.

>> Thanks. Our next question comes to us and it is, how do we find eight usage rate in our state or service area?

>> The great thing about ACP is, it's a discount. If you are not on tribal lands is a $30 per month program. If you're on tribal lands it's a $75 a month discount. Contact your provider, call us, and you can take that $30 off any plan that we have that has data on it. John is right, we would love for every household to be wired but candidly there is not enough money in the federal budget in order to wire every household. Some things that you will see happening Verizon is one of the companies that is doing this, we have rise in home service which is a wireless Internet for your home. It gives you some very high speeds. But that is only if you're close to the towers, it's another way you can get conductivity it is not available everywhere. When Verizon offers you the service the actual reserve the bandwidth for you. So even if your neighbors get the service it does not impact your service. That is one way, because of the 5G we are going to be moving out Internet to more and more people. Is our fixed wireless service called Verizon home.

>> Just to interject a little bit, I think this question was also directed at a statistic that was mentioned earlier about 43%, how do they find out what percentage that is in their area?

>> There is a great report that is out there when I'm can ask one of the people on my team to put in the chat is the link and you can go in to the organization you can put in your ZIP Code and you will find out the percentage of households that are utilizing ACP in their area. Is great for councils to look at and the whole thing is please tell people to get ACP service.

>> That's what I'm hoping that if everyone wants to reach out to the bead program they are looking for a lot of feedback right now to the fifth of December on where that money should be spent, 24 million in Rhode Island was set aside to supply at home wired Internet connection to anyone in the state. They are funding a lot of money for wired connectivity. The 5G at home in the state is actually very good. We have a lot of fiber. We do have that option and certainly I would suggest reaching out to the bead location tells you to because I believe every state has their own commerce commission. Follow-up

>> A follow-up question to that. Will have a couple minutes left so we will try to get all of the questions we may not be able to. I'm sure that we would be open to answering questions via email afterwards. The next question is how, what would centers do and what would people do to get the word out more about ACP? How do they just go tell their consumers about this? Or what did you do to get this program rolling? For one during the pandemic we had our technology program or we helped provide technology to the consumers. We did find funding for that still with our grant here. We also put in our newsletter, we reached out to local divisions and some of the other nonprofits in the state. I do tell as many people as I can, word-of-mouth, Rhode Island spreads pretty quickly because it's a small state. I do believe reaching out to local congressmen or senators, they have been very good about it. About providing on their website. Town and state resources. They have really done a good job of providing that information on the websites. We have it on every newsletter at this point. It is tough to get it moving. Every state will be different.

>> I do want to just mention that we are out of time. I think we are going to wrap it up. And I want to thank everybody all of our attendees for joining. Thank you to our presenters I want to tell everyone to stay tuned. We have to fight to keep the ACP program funding. Stay tuned we will continue to educate people and have a call for action that is needed to speak to legislators and representatives. We know the benefit of ACP we know the benefit of keeping everybody broadband connected. High-speed Internet connected and we know the benefit of what happens when people experience all kinds of isolation and need all kinds of information during the pandemic. We also want to advocate for program improvement. When this is something you start to access and you run into problems. We want to know about that. And so it will function as a connector. We will do our best if you run into problems to get you in touch with someone that can assist you. We want to hear about those issues and concerns. With that being said I want to thank everyone, I want to thank Ted and John for participating in this. With that, we can close this out.

>> Thank you all.