

Suggested citation if referencing the below information: Sanya Carley and David Konisky, 2025, "Utility Disconnections Dashboard," Energy Justice Lab.



Missouri

Last updated: October 14, 2025

Covered utilities: These policies pertain to electricity customers who receive their service from an investor-owned utility in the State of Missouri. Customers that receive service from a municipal utility or an electric cooperative are not covered by these policies.

20 CSR 4240-13.010; 20 CSR 4240-13.015; R.S.Mo. § 386.020

Weather Protections

Service cannot be discontinued for nonpayment on any day when the National Weather Service's local forecast given between 6:00 am and 9:00 am for the following 72 hours predicts that the temperature will fall below 32 degrees F, or rises above 95 degrees F.

Service also cannot be disconnected on a day if the morning forecast determines that the immediately succeeding day(s) will have temperatures below 32 degrees F or above 95 degrees F (or if the heat index is over 105 degrees F) and the utility will not be available to reconnect utility service on those days. Hot and cold weather protections apply from June 1st through September 30th and November 1st through March 31st, respectively, each calendar year.

These protections apply only for residences where gas or electric service is used for heating or cooling, or to operate the only space heating/cooling equipment at a residence.

20 CSR 4240-13.055; R.S.Mo. § 393.108; SS#2/SB 4

Medical Protections

Disconnections will be delayed for up to 21 days if discontinuance would aggravate an existing medical emergency of a permanent resident of the home. Customers receiving medical protections are not required to enter into a payment agreement with their utility provider, and medical certificates are not required to receive this protection.

20 CSR 4240-13.050

Other Customer Protections

There are no specific protections for households with children, elderly residents, individuals with disabilities, or military personnel.

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General Exemptions

Customers and utilities cannot request an exemption from the rules for reasons of hardship.

Notification Requirements

Written notification of at least 10 days by mail, or 4 days if in-person by delivery, is required from a utility before a customer may be disconnected. Telephone notifications are not required, and a utility is not required to delay a disconnection if it is unable to reach a customer by a telephone call or an in-person visit.

20 CSR 4240-13.050; 20 CSR 4240-13.055

Payment Information, Delinquency, and Fee Information

Customers have 21 days to pay their bills before they become past-due.

There are no minimum arrearages before a utility may disconnect a customer.

Customer may be charged fees associated with a disconnection or a reconnection.

Utilities may provide customers with payment plans.

20 CSR 4240-13.015; 20 CSR 4240-13.055

Landlords and Tenants

Tenants, where the landlord is the customer, shall receive the same protections as other customers.

20 CSR 4240-13.050

Availability of Protection Policies

Utilities and public utility commissions are required to provide information on available sources of financial assistance. Additionally, disconnection notices should include information on how a customer may avoid utility discontinuance.

20 CSR 4240-13.055; 20 CSR 4240-13.050