

EVALUATING THE BAY AREA TOLL PAYMENT PLAN

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Bay Area Toll Authority Oversight Committee
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REFRESHER

EQUITY REVIEW FOCUSES ON 4 KEY AREAS

TOLL PAYMENT OPTIONS



Goal:

All customers will be afforded access to flexible and manageable ways to pay.

CUSTOMER EXPERIENCE



Goal:

All customers will be provided with a positive and equitable experience when interfacing with the RCSC through any channel (website, call center, etc.).

COMMUNITY CONNECTIONS



Goal:

Engaging the community and embracing the diversity of customers for continuous improvement in RCSC policies and operations.

ISSUE RESOLUTION



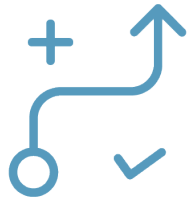
Goal:

Providing fair and timely resolutions when problems occur, with an emphasis on reducing disproportionate impacts of toll evasion enforcement.

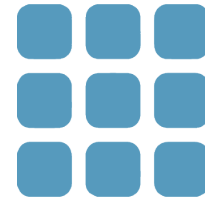
EQUITY ACTIONS: COMPLETED

- ☑ Reduced penalty fees
 - ▶ **First Notice: \$25** □ \$5
 - ▶ **Second Notice: \$45** □ \$10
- ☑ Toll tag deposit
 - ▶ **\$20** □ \$5
- ☑ Reduced opening balance deposit for cash/check customers
 - ▶ **\$50** □ \$25
- ☑ Eliminated cash payment network fees
- ☑ Expanded multi-language resources
- ☑ Offered one-time penalty waivers
- ☑ Initiated payment plan program

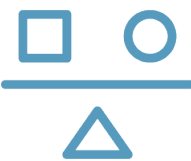
GOALS OF THE PAYMENT PLAN PROGRAM



Give people a path to get out of debt and become customers in good standing.



Break down what could be a large or overwhelming balance into manageable payment amounts.



Improve customer relations by meeting customers where they are at by balancing assistance and need.



Provide a more positive customer experience through education and multiple communication channels, especially when paired with policy changes to improve access and affordability.

PAYMENT PLAN PROGRAM ELEMENTS

Eligibility

- ▶ 200% Federal Poverty Level
- ▶ \$100 balance in tolls and fees after waivers applied

Payment Plan Terms

- ▶ Initial payment of \$100 or 50% of tolls owed (whichever is lower)
- ▶ Maximum 24 months to complete

Enrollment

- ▶ Online self-service portal
- ▶ Proof of identity and income

One-time Waiver

- ▶ One-time waiver for penalties applied prior to payment plan

EVALUATION FACTORS

OUTCOMES TO MONITOR

- ▶ Are people participating?
- ▶ Is the program effective?
- ▶ Where are the opportunities for improvement?

PHASES

- ▶ Initial
Data points on the program from inception to date to evaluate performance.
- ▶ Trends
Data points over time to evaluate changes in performance and identify improvements.



EARLY INDICATIONS

- ▶ Customers are enrolling
- ▶ Payment plans are being completed
- ▶ Customers are happy

“Oh my gosh, you guys are amazing!”

- Happy Customer

“Thank you FasTrak. I appreciate that. It helps me out a lot. Thanks again you guys are great.”

- Happy Customer

“I sent an email and the response I received was my violation had been dismissed as a one-time courtesy. That was such great news. I am so appreciative of this gesture! Thank you again!!!!”

- Happy Customer

AREAS FOR IMPROVEMENT

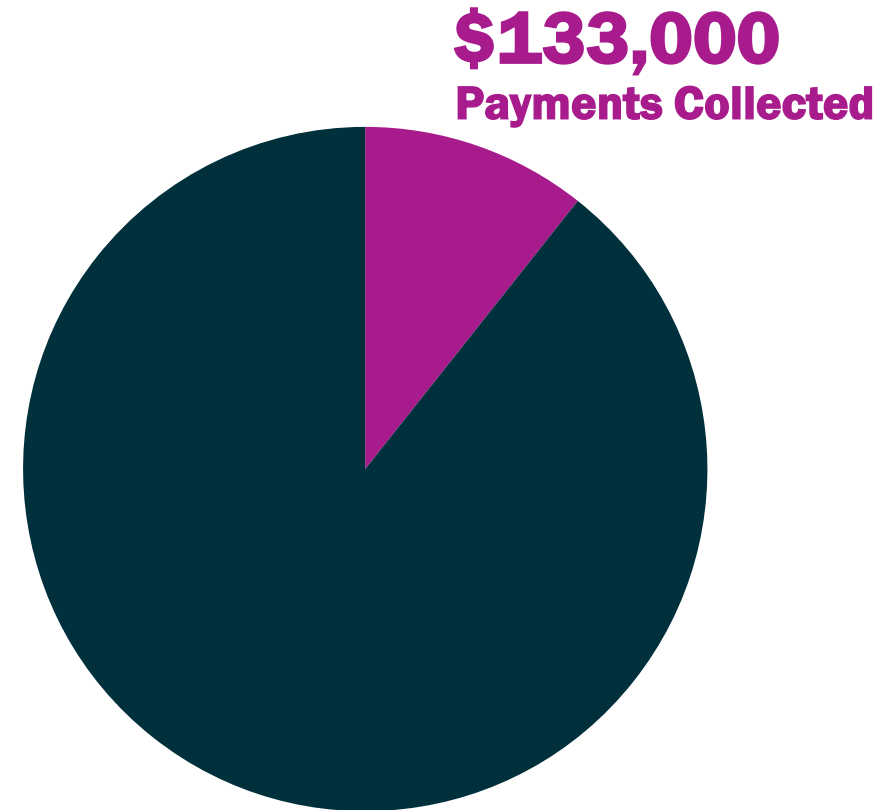
- ▶ Applicants who:
 - Apply but do not meet the eligibility criteria
 - Started the application but did not finish
 - Were qualified as eligible, but never enrolled
- ▶ Need to dig into these types of cases – quantitatively and qualitatively
- ▶ Consider improvements, like:
 - Increase marketing to low-income communities
 - Ability to contact customers to encourage them to finish enrollment

5-MONTH PAYMENT PLAN PROGRAM PERFORMANCE

\$1,249,000

Amount in Program Payment Plans

(From Inception to 11/30/2023)



\$1,116,000

Balance to be Collected

5-MONTH PAYMENT PLAN PROGRAM PERFORMANCE

Average balance amount

\$ 1,146

Average length
of plans

12

MONTHS



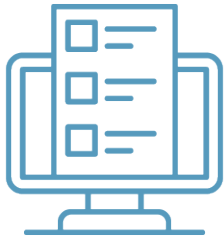
Average monthly
payment

\$ 51



Completion rate of plans: **9.45%**

INITIAL PERFORMANCE MONITORING METRICS



Number of applicants who start an application



Number of applicants who complete an application



Number of applicants found to be eligible



Number of eligible applicants who enroll



Statistics on plan (average or high/low)

- ▶ Starting balance
- ▶ Initial payment
- ▶ Length of plans



Plan Status: active, completed, in default

NEXT STEPS

- ▶ Analyzing results
- ▶ Coming back to report on evaluation
- ▶ Continuous improvement