

A FREE GUIDE FROM USA ENERGY

# The Commercial Energy Cost Blueprint

How to pay less for your business's electricity and natural gas, the framework we use for commercial clients every day.

Most businesses treat their energy bill as a fixed cost of doing business. It is not. A large part of what you pay is set in a competitive market, which means it can be shopped, negotiated, and locked in. This short guide walks you through what actually drives your bill and the handful of moves that protect your budget.

## 1. Know the part of your bill you can actually control

Your energy bill has two halves. **Delivery** (also called transmission and distribution) is the regulated cost of the wires and pipes that physically bring energy to your building. You cannot shop that part. **Supply** is the cost of the electricity or gas itself, and in deregulated markets you are free to choose who provides it. Supply is the lever. When you switch suppliers you are changing the supply line only; the utility still delivers your energy and still fixes any outage.

## 2. Fixed rates protect your budget; variable rates gamble with it

A fixed rate locks your supply price for the length of the contract, so a hot summer or a cold winter cannot spike it. A variable rate floats with the market and often starts low before climbing. For a business that needs to forecast costs, a fixed rate turns a moving target into a line you can budget around. USA Energy only places clients on fixed-rate agreements, never variable, for exactly this reason.

## 3. How to read a commercial energy bill

Before you can compare offers, find these on your current bill:

- **Supply rate:** the price per kWh (electric) or per therm (gas). This is what you are shopping.
- **Usage:** how much you used in the period, and ideally your last 12 months, which shapes any quote.
- **Utility / delivery charges:** the regulated portion that stays with your utility no matter who supplies you.
- **Contract end date:** if you are already with a supplier, when your current term expires.

If gathering all of this sounds like work, it is not: a single recent bill is usually enough for us to start, and for larger accounts a one-page Letter of Authority lets us pull your usage straight from the utility.

#### 4. Timing matters, and you do not have to wait for your contract to end

The best time to lock a rate is before you are forced to. When a contract lapses, suppliers often roll you onto a higher hold-over or variable rate. Acting early avoids that. Our **Blend and Extend** approach can even blend your current rate with today's market to secure a new, longer fixed term before your existing one ends, so you lock in protection without waiting for the expiry.

#### 5. Why work with a broker (and how we are paid)

A broker runs a competitive process so suppliers compete for your business instead of you chasing quotes one at a time. USA Energy compares offers across more than 26 suppliers and presents them on equal terms. Our service is free to you: the supplier you choose pays us a commission built into the rate, so our only job is finding you a lower, protected price. There is no cost and no obligation to switch.

#### 6. Seven questions to ask before you sign anything

- Is this a fixed or variable rate, and for how long?
- Does the rate include all supply charges, or are there pass-through costs added later?
- What happens at the end of the term, and will I be auto-renewed onto a higher rate?
- Is there an early termination fee if my business moves or closes?
- Is the supplier licensed and reputable in my state?
- How is my broker paid, and does that affect which supplier they recommend?
- What is my Price to Compare, the utility's default rate I should beat?

### Ready to see your number?

Send us one recent energy bill and USA Energy will run a free, no-obligation rate analysis across 26+ suppliers. If you are already in a good spot, we will tell you. Start at [usaenergy.io/free-rate-analysis](https://usaenergy.io/free-rate-analysis) or call +1 (855) 328-8008.