Emergency Broadband Benefit

An Informational Session

Massachusetts Law Reform Institute

(MLRI) provides statewide advocacy and leadership in advancing laws, policies, and practices that secure economic, racial, and social justice for low-income people and communities.



- Massachusetts anti-poverty law center and support center for civil legal aid and community partners. <u>MLRI.org</u>
- Addressing & combating poverty, ensuring access to justice, and advancing racial equity frames MLRI's advocacy.
- MLRI engages in state and legislative initiatives, administrative advocacy/rulemaking with state and federal agencies, class action litigation, trainings and coalition building and technical support.
- MLRI manages online legal informational services: Mass Legal Help (<u>MassLegalHelp.org</u>), Mass Legal Services (<u>MassLegalServices.org</u>), Free Legal Answers (<u>https://mass.freelegalanswers.org/</u>), and MA Legal Resources Finder (<u>https://masslrf.org</u>)

MLRI advocacy focuses on the following **substantive law areas**:

- Race equity and language access law
- Food security (SNAP, child nutrition) and economic security (TANF, General Assistance) programs and law
- Employment and Unemployment Compensation law
- Immigration law
- Housing law Public and private tenant rights, launched special <u>COVID Eviction Legal Help Project</u>
- Health care law
- Family law and domestic violence
- Child welfare law



EMERGENCY BROADBAND BENEFIT A new FCC program for low-income households Visit GetEmergencyBroadband.org

What is the Emergency Broadband Benefit (EBB)?

- A new national benefit program providing a temporary discount on monthly broadband bills and a one-time discount for an eligible device for qualifying households.
- Discount paid **directly to the internet provider**.
- Limited to one monthly service discount and a one-time device discount per household.

Application available starting May 12th!

What is Broadband?

- Internet access at a higher speed and more reliable connection than dial-up.
- Access the internet through fiber optics, wireless, cable, DSL and satellite.

What is high speed internet?

• According to the FCC, 25 Mbps (megabits per second) download/3 Mbps upload is the minimum standard to qualify as high-speed.

Fixed vs. Mobile Service

- **Fixed Service** → Internet provided to a home or a single location (ex. cable, fiber optic, DSL)
- Mobile Service → Internet that is device based, available throughout provider's cellular coverage area (ex. Mobile hotspots)

Who runs EBB?

→ Funded by Consolidated Appropriations Act of 2021
 → Created by the FCC (Federal Communications Commission)
 → Implemented by USAC (Universal Service Administrative Company).

EBB will use the **National Verifier**, an online application system and database also used for Lifeline, to take applications and determine eligibility.

Customers will get internet service directly from **internet service providers** (ISPs) who participate in EBB, not from USAC or FCC.





How much is the EBB discount?

Monthly Broadband Bill	Device
Up to a \$50/mo discount on broadband service and associated equipment rentals Up to \$75/mo for anyone living on eligible Tribal lands. They do not need to be a member of a Tribe.	One-time discount of up to \$100 for a laptop, tablet, or desktop computer, with a copayment of \$10 - \$50 (Not available with all providers)

What Services are Covered by EBB?

- **Bundle of Services:** EBB can be applied to the cost of a bundle of services that include broadband, voice, texting and/or associated equipment.
 - EBB does **not** cover TV service.
 - Customers will be responsible for that portion of the bill, as well as any services that are above the monthly discount.
- Equipment Rental Costs: EBB covers routers, modems, hotspot devices, and antennas, if offered as monthly rental costs in addition to broadband service cost. (One time equipment/set up costs are NOT covered).
- **Upgrades:** Available for existing customers. Talk to provider.

How long does EBB run?

The EBB Program will conclude when

1. the fund is expended

OR

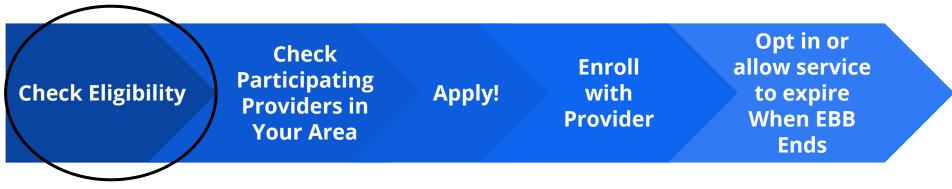
2. six months after the end of the public health emergency.

whichever comes FIRST!

How do you get EBB?



Step 1: Check Eligibility



Who is eligible?

Income Based Eligibility

 Income is at or below 135% the <u>Federal Poverty</u> <u>Level</u>

OR

Experienced a significant loss of income since Feb. 29, 2020

Who is eligible?

Benefit Program Participation Eligibility

*Or if household meets the criteria for a participating provider's existing low-income or COVID-19 program.

If **any** member of the household gets:

- Medicaid/Most types of MassHealth,
- Supplemental Nutrition Assistance Program (SNAP),
- Supplemental Security Income (SSI),
- Federal Public Housing Assistance,
- Veterans' Pension and Survivors' Benefit,
- Pell Grant (current award year)
- Lifeline
- Tribal Programs
- National School Lunch
 - Program (SY 2019-20 or 2020-21)



Tribal specific programs:

- Bureau of Indian Affairs General Assistance,
- Tribal Head Start (only households meeting the relevant income qualifying standard),
- Tribal Temporary Assistance for Needy Families (Tribal TANF), or
- Food Distribution Program on Indian Reservations.

What is a Substantial Loss of Income?

 Experienced a substantial loss of income due to job loss or furlough since February 29, 2020

AND

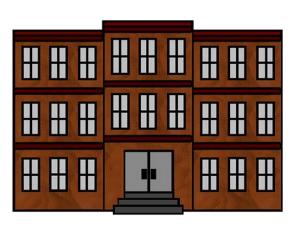
• the household had a total income in 2020 at or below \$99,000 for single filers and \$198,000 for joint filer;

What is a Household?

- A household is defined as any individual or group of individuals who are living together at the same address and share income and expenses.
 - Any member of the household can qualify a household as eligible
 - A household **can qualify through dependent children** who meet eligibility criteria
- If you don't live together **or** you don't share money, you are two or more households.



Can People living in Multi-Unit Dwellings get EBB?



- **Yes**! Eligible households in multi-unit dwellings (apartments, nursing homes, etc.) can also apply for the benefit
- However, households are **ONLY eligible if they are** charged for internet services
 - i.e. they may NOT be eligible if the landlord/property manager pays for internet
- If the household has a third-party helping to pay for broadband service, the household could switch to EBB instead

Step 2: Find a Provider



Massachusetts EBB Providers (as of 5/5/21)

- 23 Providers in Massachusetts
- Mobile and/or Fixed, devices
- Contact the providers in your area to find out their specific plans and services

Fixed Providers

- Charter (Spectrum)
- Comcast (Xfinity)
- Cox
- Hilltown Networks
- Metro by T-Mobile
- Otelco^
- Starry
- T-Mobile USA*
- Verizon*^
- Whip City Fiber
- * Mobile provider too ^MA Lifeline provider too

High Speed Fixed Wireless Internet

HOME ANTENNA ROUTER TRANSMITTER TOWER

https://omnipointwireless.com/resident ial-services/

Mobile Providers

- AT&T
- Boost Mobile
- Cricket Wireless
- Good2go mobile
- human -I-T

- PCs for People
- Q Link Wireless
- RCN Telecom
 Services of
 Massachusetts
- Sano Health

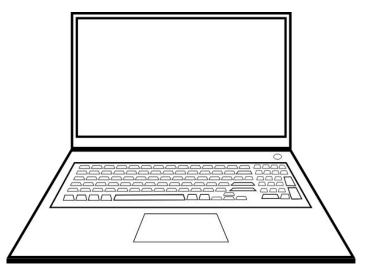


- Selectel Wireless
- StandUpWireless
- T-Mobile USA*
- TracFone Wireless
- TruConnect
- Verizon^*

^MA Lifeline provider too*Fixed provider too

https://www.onesimcard.com/internationalcell-phones/?idpackage=29

Providers that offer Devices



Fixed

• Cox

Mobile

- human-I-T
- PCs for People
- Q Link Wireless
- RCN Telecom Services of Massachusetts
- Selectel Wireless
- StandUp Wireless
- TracFone Wireless
- TruConnect

Fixed and Mobile

- Metro by T-Mobile
- T-Mobile USA

Find the provider that fits

FCC's EBB site

 <u>https://www.fcc.gov/emergency-broadband-benefit-pro</u> viders#Massachusetts

USAC's EBB site

<u>https://getemergencybroadband.org/companies-near-me/</u>

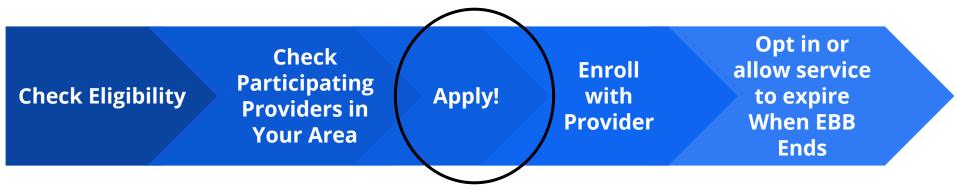
Things to Consider when Looking for a Provider/Plan

- Coverage in Your Area
 - See: <u>getemergencybroadband.org/companies-near-me</u>
- Your personal needs.
 - Number of devices you want to connect to the internet? (bandwidth)
 - How quickly you need your device to respond (speed)
 - Whether you need a device

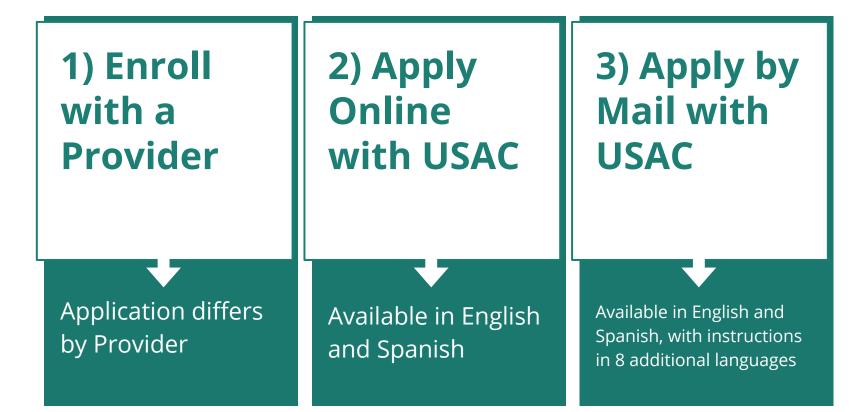
*Past and existing customers of participating providers are eligible

**Past due balance or a balance in collections does not bar eligible customers from a provider

Step 3: Apply



3 Ways to Apply for EBB



1) Enroll with a Provider

- 1. Find a provider in your area
- 2. Contact Provider to Enroll
- 3. Provider will assist consumer IN PERSON through the National Verifier Service Provider portal, or through FCC alternate verification process to determine eligibility
- 4. Provider will transmit consumer's personal identification information to the National Lifeline Accountability Database

2) Apply Online with USAC

- 1. Visit <u>getemergencybroadband.org</u>
- 2. Complete online application (available in English and Spanish)
- 3. Create an account (user and password)
- 4. Upload supporting documents, if necessary
- 5. Initial 3 Consent Statements & Sign
- 6. Receive Application ID number
- 7. USAC reviews application and makes a decision during business hours
- 8. Check 'Status' page for information on eligibility

3) Apply By Mail with USAC

- Print an application in English or Spanish (instructions also available in 8 additional languages).
- Complete the application, household worksheet, and send with proof of eligibility to:

Emergency Broadband Support Center P.O. Box 7081 London, KY 40742

Lifeline Customers

Lifeline: federal program that lowers monthly cost of phone and internet

- Lifeline customers get up to \$9.25 (up to \$34.25 on Tribal land) off of their bill
- Lifeline customers can **opt-in** with their existing provider or request enrollment in the Emergency Broadband Benefit program through another participating provider.
- Can combine Lifeline & EBB benefits



For more information visit CheckLifeline.org

Customers in existing low-income or COVID-19 programs

 May not need to apply separately for the Emergency Broadband Benefit.

• Check with participating provider if FCC approved its application process.

Tips!

- Applying through a participating provider may reduce steps
- Cannot use PO Box for residential address
- Can use a description of physical address
- Social Security Number not needed
- Submit an email address and secondary email address for USAC to follow-up, if you submit paper application.
- Submit online applications during USAC working hours

Supporting Documents to Prove EBB Eligibility

Proof of Identity

Applicants can choose one of the following to verify ID of the person through which they are qualifying for EBB:

- Social Security Number*
- Tribal Identification Number
- U.S. Driver's License
- Other Government-issued ID, such as a state ID
- U.S. Military ID
- Passport
- Individual Taxpayer Identification Number

Identity documents must contain first and last name and your date of birth.

**Social Security Numbers are not required to participate in the Emergency Broadband Benefit Program, but if a household has a member with an SSN, that is helpful to process the application faster.



Proof of Address

Online Application

• Just pin address using USAC's mapping tool, no additional proofs required

Mail-in Paper Application - Include:

- A map that clearly shows physical address or location, including latitude and longitude coordinates (coordinates are required if you live on Tribal lands), **OR**
- Other documents that include First and Last name and Mailing Address, such as
 - Driver's license or other valid government, state, or Tribal ID
 - Utility bill
 - Mortgage or lease statement
 - Most recent W-2 or tax return

Proof of Household

To prove status as an independent household separate from others in

Online Application

• All applicants will be automatically prompted to complete a fillable household worksheet

Mail-in Paper Application

• Include a completed EBB Program Household Worksheet if someone else at the same address is in the EBB Program (this worksheet will be released later this month.)

Proof of Eligibility - Income Based (at/below 135% FPL)

A document that shows your annual income. Must include:

- Your (or your dependent's) first and last name
- Your annual income

Document Examples and Tips:

- Prior year's state, federal, or Tribal tax return
- Current income statement from your employer or a paycheck stub
- A Social Security statement of benefits
- Veterans Administration statement of benefits
- Unemployment or Worker's Compensation statement of benefits
- Divorce decree, child support award, or similar official document showing income
- A retirement/pension statement of benefits

Proof of Eligibility - Substantial Income Loss

Household must show substantial loss of income due to job loss or furlough, as well as show that annual household income is now below \$99,000 for single filers or \$198,000 for joint filers.

Document tips and examples

Loss of income documents:

- Layoff/furlough notice
- Unemployment application, approval letter, or benefit statement

Current income documents:

- 2020 state, federal, or tribal tax return
- Social Security statement of benefits
- Veterans Administration statement of benefits
- Retirement or pension statement of benefits
- Unemployment/Worker's Compensation statement of benefits
- Divorce decree, child support award, or a similar official document showing your income

Proof of Eligibility - Program Participation

A letter or official document as proof. Documentation must include:

- Your (or your dependent's) first and last name
- The name of the qualifying program, such as SNAP
- The name of the government, Tribal entity, program administrator, school, school district, university, or college that issued the document
- An issue date within the last 12 months or a future expiration date
 - For the Free and Reduced Price School Lunch Program or School Breakfast Program, documents can be from either SY 2019-2020 or the 2020-2021
 - For Federal Pell Grants, documents should be from the current award year

See: getemergencybroadband.org/how-to-apply/show-you-qualify



Program Participation: SNAP

Qualifying Program	Acceptable Proofs	How to get these proofs
SNAP	 Benefits Approval Letter ("EBC Notice") Benefit Verification Letter Any mailing from DTA that includes qualifying person's name, program name (SNAP), agency name (DTA), and an issue date within the last year 	 Download notices from the past year from <u>DTAConnect.com</u> or the DTA Connect Mobile App. Upload a picture of a notice received in the mail Request a Benefits Verification letter on <u>DTAConnect.com</u>, DTA Connect mobile app, or by calling the DTA Assistance line (877-382-2363)

Program Participation: National School Lunch Program (SY 19-20 or SY 20-21)



Qualifying Program	Acceptable Proofs	How to get these proofs
CEP (community eligibility provision)	Select school from drop down menu in EBB app	N/A
Non-CEP schools	 Award notice for NSLP from SY 2019-2020 or SY 2020-2021 Letter or document from the school confirming participation in NSLP 	 Can request from school, document must include: name of student name of the school district or school confirm the qualifying program (i.e. Free or Reduced School Breakfast/Lunch Program) confirm school year

Program Participation: Pell Grant Recipient

Qualifying Program	Acceptable Proofs	How to get these proofs
Federal Pell Grant for current award year	Screenshots of a <u>StudentAid.gov</u> dashboard Email sent by the Department of Education about the EBB Program.	Log into Student Aid Account, take screenshot to upload Just submit a copy of this email as proof!

Federal Student Aid

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Program Participation: Veterans Pension, SSI

Qualifying Program	Acceptable Proofs	How to get these proofs
Veterans Pension and Survivors Benefits	Proof of Veterans Benefits Any mailing that includes qualifying person's name, program name, agency name (VA), and issue date within the last year	Can request here: https://www.va.gov/records/downl oad-va-letters/
SSI	Benefits Verification Letter Any mailing that includes qualifying person's name, program name (SSI), agency name (SSA), and issue date within the last year	https://www.ssa.gov/myaccount/p roof-of-benefits.html Can request online or call their toll free number (1-800-772-1213)

Program Participation: Medicaid (MassHealth) and Federal Public Housing Assistance

Customers do **not** need to submit proofs if qualifying through participating in Medicaid (most types of MassHealth) or Federal Public Housing Assistance

These are automatically verified through the National Verifier

Submitting Documents

Make copies or take pictures of your documents using a scanner, copy machine, camera, or smartphone. Avoid sending any dark or blurry copies or pictures. Never submit original copies of your documents.

Online \rightarrow Upload pictures and documents directly to your application

Mail \rightarrow Include proof documents with initial mailed application to avoid delays



If you have a disability and need assistance with your application, contact Emergency Broadband Support Center. Assistance is available in 198 languages.

EMERGENCY BROADBAND SUPPORT CENTER (833) 511-0311 9 AM-9 PM ET 7 DAYS PER WEEK EBBHelp@usac.org

Decision on Eligibility

If you apply through USAC:

USAC will notify applicants of their eligibility after submission of application.

- Online applicants may receive an immediate approval.
- If not, USAC will request additional documentation with directions on how to submit the supporting documents.
- Applicants can log into the portal to check their application status.

If you apply through a provider:

Provider will notify applicant if they are eligible over the phone or in person.

Step 4: Enroll with Provider

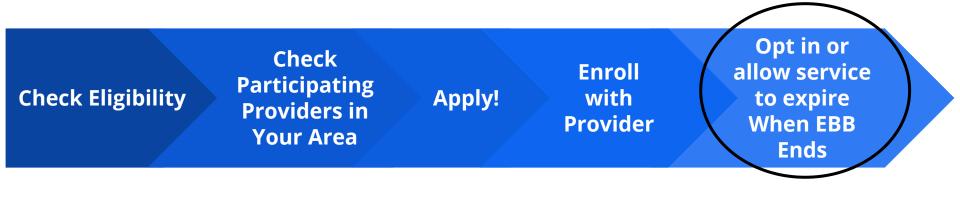


Enroll with a Provider

After USAC notifies applicant of positive decision of eligibility, **contact provider to sign up for the selected plans**.

- Provider will verify eligibility
- If customer no longer qualifies for EBB, they must notify provider within 30 days.
- Note that a provider may require a deposit, set up fee, or one-time equipment fee. **EBB does not cover these.**

Step 5: What to do when EBB Ends



When will EBB end?

1. When the program funds are exhausted,

OR

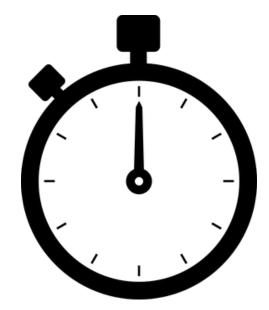
2. Six months after the Department of Health and Human Services declares an end to the pandemic

Whichever comes first!

Track the Progress

USAC will publish a tracker on its website that displays:

- The number of EBB Program households enrolled in National Lifeline Accountability Database (NLAD)
- The number of new households enrolling each week
- The total amount of reimbursement claims to date
- Total reimbursements will be broken down by monthly service support and internet connected device reimbursements.



Then what?

Providers must inform EBB customers when the program will end

- The last EBB billing cycle can have a full OR partial benefit applied, based on when the program runs out of money
- Providers must also inform customers about the cost of your broadband service after the program ends.

Providers must receive a customer's AFFIRMATIVE OPT IN to continue internet services and charge a customer

- *** This is true even if the EBB customer had service with the same provider before enrolling in the Emergency Broadband Benefit. However they may be subject to some fees because providers can enforce terms and conditions
- Customers can also select a new plan with the same provider

EBB Resources

Get Emergency Broadband Website: GetEmergencyBroadband.org

FCC Website: https://www.fcc.gov/broadbandbenefit

FCC Outreach Toolkit: <u>fcc.gov/emergency-broadband-benefit-out</u> <u>h-toolkit</u>

MA Department of Telecommunications and Cable

mass.gov/orgs/department-of-telecommur ons-and-cable

-Consumer hotline (800) 392-6066

Resources National Organizations

Benton Institute for Broadband and Society: <u>https://www.benton.org/</u>

National Digital Inclusion Alliance: https://www.digitalinclusion.org/

MediaJustice: <u>https://mediajustice.org/</u>

Broadband Now

https://broadbandnow.com/

EBB Outreach Toolkit

See: FCC.gov/emergency-broadband-benefit-outreach-toolkit

Website in 5 languages, Toolkit and Marketing info in 13 languages

Sample Awareness Campaign Content

- Infographic (PDF | Spanish)
- Newsletter Blurb (Word | Spanish)
- Press Release (Word)
- Twitter and Facebook Posts (Word | Spanish)
- Fact Sheet (8 1/2" x 11" Word; PDF | Spanish: Word; PDF)
- Slide Presentation (PowerPoint | PDF)
- Flyer I (8 1/2" x 11" PDF | Spanish)
- Flyer II (8 1/2" x 11" PDF | Spanish)
- Poster (8 1/2" x 11" PNG | Spanish PDF)
- Consumer Handout (9" x 5" PDF | Spanish)
- Consumer Handout (4" x 5" two-sided PDF | Spanish)
- Consumer Handout (4" x 5" one-sided PDF | Spanish)
- Audio PSA (MP3 | Spanish)
- Tribal Benefit PSA (MP3)

Consumer handouts and the fact sheet are also available in Arabic, Amharic, Burmese, Chinese (Traditional), French, Haitian Creole, Korean, Portuguese, Russian, Somali, Tagalog, and Vietnamese.

FCC Emergency Broadband Benefit Logo



- PNG (750x685px @72ppi, trans bkgnd)
 JPG (750x685px @72ppi, white bkgnd)
- EPS (Encapsulated Postscript, trans bkgnd)

Social Media

A wide variety of social media content is available to download, cobrand and share on Twitter, Facebook, and Instagram. Browse additional social media images to download.



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Q & A with the FCC

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