



William F. Weld
Governor
Argeo Paul Cellucci
Lieutenant Governor

Commonwealth of Massachusetts
Executive Office of Health and Human Services
Department of Transitional Assistance
600 Washington Street • Boston MA 02111

Joseph Gallant
Secretary
Claire McIntire
Commissioner

Field Operations Memo 97-13
February 10, 1997

TO: Local Office Staff

FROM:  Joyce Sampson, Assistant Commissioner for Field Operations

RE: Electronic Benefit Transfer (EBT) - Mailings and Handouts

Introduction

On April 1, 1997, the Department will begin the implementation of the Electronic Benefit Transfer (EBT) system. EBT provides access to cash benefits through automated teller machines (ATMs) and access to cash and/or food stamp benefits at point-of-sale (POS) terminals. This new system, while providing direct access to benefits, eliminates the potential of having checks or ATPs lost or stolen.

Implementation of the new system will occur in four phases. The first local offices to implement the new EBT system are: Barnstable, Brockton, Fall River, Falmouth, New Bedford, Orleans, Plymouth, Taunton and Wareham. Also included in the first phase of the implementation are cases in the Quincy Centralized AFDC Unit, Fall River SSI/FS Demo Regional Office and the Grove Hall Family Housing Unit whose zip code is covered by the nine local offices above. Implementation in other local offices is scheduled to follow in June, August and October 1997.

Staff in all other local offices not currently part of the implementation project must be aware of EBT and must inform recipients moving into an EBT region about the new benefit delivery system.

EBT Recipient Mailings

Prior to implementation, a series of mailings will be sent to active cash and/or food stamp recipients in categories 1, 2, 3, 4 and 9. The mailings will introduce the EBT process to the recipients in the local offices scheduled for EBT implementation and provide information to assist them during the transition period.

- **February 15, 1997:** The first letter will be systems-generated and client specific. This letter will be sent to all active recipients in the nine offices scheduled for EBT implementation. This will be a general information mailing

which will introduce recipients to the new way the Department will deliver cash and/or food stamp benefits. The notice will explain the benefits of the EBT process, and will introduce the use of the Mass EBT card and the new Personal Identification Number (PIN). (See Attachment A.) The notice will also inform recipients that they can access their cash benefits where the *NYCE* logo is displayed. Recipients who are currently on direct deposit will be told that they will continue to receive their cash benefits deposited into their accounts but that they will be using the EBT card to access their food stamp benefits. A *QUEST* logo card will be included to familiarize recipients with the new symbol that will identify banks and food retailers where they can access their benefits (See Attachment B). Future EBT mailings and the importance of reading all EBT related material is stressed.

- **February 15, 20 and 25, 1997:** This notice will be a staggered mailing to recipients identified by a PACES/IIS match in categories 2, 4 and 9 who do not currently have a Mass EBT card. This notice tells them to call the local office for an appointment to get a Mass EBT card before 4/1/97. (See Attachment C.)
- **February 24, 1997:** This notice will be sent to SSI food stamp recipients in categories 1, 3 and 9. Since these recipients will not need to go to the local office for an EBT card, the letter tells them that a new card will be mailed to them during the first week in March. (See Attachment D.)

NOTE: The SSI food stamp recipients are instructed to call their local office if they have not received their new card by March 10, 1997. If such a call is received, the local office must issue the EBT card. It must be a "valid without photo" card and must be issued using current office procedures.

- **March 1, 1997:** This mailing will be sent by the EBT contractor and will contain the new "valid without photo" Mass EBT cards for SSI food stamp recipients. The SSI food stamp recipients are told they will receive another mailing with training materials that tells them how to use the card to access their benefits. They are also instructed to return their old Department of Transitional Assistance/Public Welfare ID card to the address on the back of that card. (Attachment E shows the language on this mailing.)

NOTE: If a recipient either mails or brings their old ID card to the local office, the worker should mail the card to:

Food Stamp Management Unit
PO Box 67
Boston, MA. 02112-0067

- **March 10, 1997:** This mailing will be sent by the EBT contractor to all recipients participating in the EBT implementation. This mailing will include an informational brochure about EBT, an EBT Fact Card and a form entitled "EBT IS EASY." The EBT Brochure and the EBT Fact Card have been developed by the EBT contractor. The brochure explains the EBT process and takes the recipient through the process step by step. It explains:
 - Where they can use the EBT card;
 - How to use the EBT card at a cash machine (ATM) or at a POS device in stores;
 - Safety, PIN use and security, and how to take care of the EBT card;
 - Benefit availability;
 - What to do if the ATM or POS system is not working or the store does not have a card reader; and
 - Acronyms the recipient should become familiar with.

The EBT Brochure also provides easy reference and toll-free numbers the recipient can use for any training, questions or problems using EBT. The EBT Fact Card, to be carried with the Mass EBT card, also has information about how to use the Mass EBT card and the toll-free number to call if the recipient has any questions.

The "EBT IS EASY" form briefly explains the EBT Brochure and EBT Fact Card and their use. It also explains that a recipient may have an Authorized Payee to access their cash benefits and/or an Authorized Representative to access their food stamp benefits. (Attachment F shows the language on the "EBT IS EASY" form.)

Recipients who want hands-on training in the use of their Mass EBT card may call the toll-free number on the "EBT IS EASY" form for an appointment. The address and telephone numbers of available training sites will be listed for their convenience. Training sites will be open for a six-week period beginning March 17, 1997 until April 25, 1997.

- **March 24, 1997:** This mailing will be sent by the EBT contractor who will assign each recipient a Personal Identification Number (PIN). Due to security issues, this mailing will be done in all languages currently on the multilingual cards and will include the recipient's PIN. (Attachment G shows the language on the PIN mailing.)
- **March 28, 1997:** The final mailing will be a reminder to recipients that the Department will no longer issue benefits in the form of checks or ATPs. Beginning with the first benefit issuance in April, recipients must use their Mass EBT card and PIN to access their cash and/or food stamp benefits. (Attachment H shows the language on this mailing.) A *QUEST* logo card will also be included with this mailing.

Undeliverable Mailings

All mailings described in this memo will have a return address to the Food Stamp Management staff at Central Office. Returned mail will be monitored and handled by the Food Stamp Management Unit. Local office staff are not responsible for undeliverable mailings.

EBT Handout Materials for Local Offices Participating in EBT

Each local office participating in the implementation of EBT will receive a supply of (1) letters introducing applicants to EBT which are similar to the systems-generated mailing of 2/15/97, (2) *QUEST* logo cards, (3) EBT Brochures, (4) EBT Fact cards and (5) "EBT IS EASY" forms.

Some applicants and recipients will not receive the EBT mailings described in this memo. These applicants and recipients are (1) new applicants, (2) closed cases that reopen, and (3) cases that transfer in from a local office which has not yet implemented EBT. These applicants and recipients must be provided with copies of the EBT materials as follows:

- Effective 2/10/97 until 4/1/97: Introductory EBT handout (EBT-Handout-1b).
- Effective 3/3/97: (1) *QUEST* Logo card, (2) EBT Brochure, and (3) EBT Fact Card. Workers must provide these handouts during the pre-implementation period and continue to provide the logo card, brochure and fact card following the implementation of EBT.
- Effective 3/3/97 until 4/25/97: "EBT IS EASY" form.

An initial supply of the handouts will be sent to local offices participating in the implementation of EBT. Additional supplies may be ordered in the usual manner.

If a recipient in a local office outside the EBT implementation area is planning to move into an area which is on the EBT system, the worker in the non-EBT office must inform the recipient about EBT. The recipient must be told about the importance of going to the new office to get a Mass EBT card and a Personal Identification Number (PIN).

EBT Exceptions

Recipients in category 4 who are residing in rest homes, institutions or drug/alcohol treatment centers will continue to receive their cash benefits in the form of a check.

NOTE: They will use their Mass EBT card to access their food stamp benefits.

Questions

If recipients have questions regarding the use of the Mass EBT card or are experiencing difficulties, such as misdispense problems, they can request assistance by calling : 1-800-997-2555.

A different toll-free number will be included in the "EBT is Easy" form for recipients who want to schedule an appointment for hands-on training.

If you have any questions, please have your Hotline designee call the Policy Hotline at (617) 348-8478.

Dear Recipient,

The Department of Transitional Assistance is changing the way you receive your cash and/or food stamp benefits. Beginning on April 1, 1997, instead of getting a check and/or food stamp ATP in the mail, you will get your money in the same way you would get money from a bank cash machine (ATM) with a bank card. If you receive food stamps, you will also use a card where you buy food. The new way of getting your benefits is called Electronic Benefit Transfer (EBT). The new Photo-ID card is called a Mass EBT card. If you have not already received your Mass EBT card, you will need to get a new card to be able to get your benefits.

If you are currently receiving your cash benefits by direct deposit into your personal account, you will continue to do so. If you have a bank account and want to go on direct deposit, talk to your worker. You will still need your EBT card to get your food stamp benefits even if you are on direct deposit.

You will use the Mass EBT card to access your cash and/or food stamp benefits wherever you see the QUEST logo. You may also use your Mass EBT card to access cash wherever you see the NYCE logo.

The new way of getting your benefits is better because: (1) you won't have to wait for the mail; (2) you will receive your benefits on the same dates every month with no more holiday/weekend delays; (3) you will no longer have to worry about your checks or food stamp ATPs getting lost or stolen; and (4) you will be able to withdraw the amount of your benefits that you want, when you want them.

EBT will not change the dates on which you currently receive your benefits or the amount of your benefits. EBT lets you get your benefits after 6:00 AM on the day they are due by going to an ATM machine or grocery store where the QUEST logo is displayed.

If you already have your Mass EBT card, you will soon receive your Personal Identification Number (PIN) in the mail. Otherwise, you will choose a PIN when you get your new card. Your Mass EBT card and PIN will make it easier, safer and more secure for you to receive your benefits. In the near future you will receive other mailings which will explain the EBT process in more detail and give you information about training that will be offered.

It is very important that you read all materials sent to you concerning EBT.

Use your Mass EBT card to get your cash and/or food stamp benefits wherever you see the *QUEST* logo.



Use su tarjeta Mass EBT para obtener sus beneficios en dinero en efectivo y/o de cupones de alimentos en todos los lugares que vea el símbolo gráfico de *QUEST*.

**Commonwealth of Massachusetts • Department of Transitional Assistance
Electronic Benefit Transfer (EBT) Notice**

Dear Recipient,

Recently you were sent a letter from the Department of Transitional Assistance telling you about the new way to get your cash benefits and/or food stamp benefits called Electronic Benefit Transfer (EBT).

Starting in April 1997, the new photo-ID card called a **Mass EBT card** must be used for you to get your cash benefits at a bank ATM machine or grocery store and/or your food stamp benefits at a grocery store. The Department's records show that you do not have a **Mass EBT card**.

You must contact your local Department of Transitional Assistance (DTA) office as soon as possible to get a **Mass EBT card**. Remember, starting in April you must have the **Mass EBT card** to get your cash benefits and food stamp benefits.

Watch your mail for the next EBT mailing that will be coming soon.

**Commonwealth of Massachusetts • Department of Transitional Assistance
Electronic Benefit Transfer (EBT) Notice**

Dear Recipient,

Recently you were sent a letter from the Department of Transitional Assistance telling you about the new way to get your food stamp benefits called Electronic Benefit Transfer (EBT).

You will be getting your Mass EBT card in the mail soon. You will use this card to access your EBT food stamp benefits starting in April 1997.

If you now have an Authorized Representative who cashes your ATP, that person must also get a new Mass EBT card. You will be told how to appoint an Authorized Representative in a future mailing.

Look for your new Mass EBT card in the mail during the first week of March 1997. If you do not receive your card by 3/10/97, please contact your local office.

Mass EBT Card Carrier

Enclosed is your new Department of Transitional Assistance Mass EBT card.

- ▶ Sign the back of this card immediately.
- ▶ This card can be used to cash your current food stamp ATP.
- ▶ This is the card you will use to access your food stamp benefits by EBT.
- ▶ Mail your old Department of Transitional Assistance/Public Welfare ID card to the address on the back of that card.

You will soon get training materials in the mail telling you how to use your new Mass EBT card to access your EBT food stamp benefits.

EBT IS EASY

Beginning April 1, 1997, the Department of Transitional Assistance will no longer issue cash benefits in the form of checks and food stamp benefits in the form of ATPs. You will access your cash and/or food stamp benefits by using your Mass EBT card. If you are on direct deposit, your cash benefits will continue to be deposited into your bank account.

If you receive cash benefits and need someone to get your benefits for you because you are unable to get them, you can make this person your **Authorized Payee**. If you receive food stamp benefits and need someone to get your benefits for you because you are unable to get them, you can make this person your **Authorized Representative**. Your Authorized Payee and/or your Authorized Representative must obtain a Mass EBT card to access your benefits.

Enclosed are the EBT Brochure and the EBT Fact Card. Read them carefully. They have important information for you about how and where to use your Mass EBT Card. The EBT Fact Card can be carried in your wallet with your Mass EBT card and has the "toll-free" Customer Service number to call for easy reference.

If after reading the EBT Brochure and the EBT Fact Card you still have questions about using your Mass EBT card, you can call 1-888-551-6773 for information. These telephone lines are staffed by specially trained operators who will explain how to use the Mass EBT card at bank Automatic Teller Machines (ATMs) and Point of Sale (POS) machines in grocery stores.

The Department has set up training sites for you if you need hands-on training. The training sites in your area are listed below and will be open from March 17, 1997 until April 25, 1997. You can walk-in, but to make sure there is space for you at the training site, you should call 1-888-551-6773 for an appointment. Since you will be busy at the training site, we suggest that you do not bring your children with you and that you arrange for someone to watch them.

Training Sites	Address	Telephone Number
1.		
2.		
3.		

Watch your mail for the next EBT mailing that will be coming soon.

EBT-Mailing-4

NOTE: The information for the training sites was not available at the time this Field Operations Memo went to print. You will be notified when this information is available.

Attachment - G

HERE IS YOUR PERSONAL IDENTIFICATION NUMBER (PIN) XXXX

This is the number you will use with your Mass EBT card to access your cash and/or food stamp benefits. Please memorize your PIN and destroy this form.

DO NOT write your PIN on your card or carry it along with your card. **DO NOT** tell anyone your PIN.

Dear Recipient,

This is a reminder to you that starting **April 1, 1997** the Department of Transitional Assistance will no longer mail checks for cash benefits, or ATPs for food stamp benefits.

Beginning **April 1**, you must use your **Mass EBT card** to access your cash and/or food stamp benefits wherever you see the **QUEST** logo displayed. You can also use your Mass EBT card to access your cash benefits wherever you see the **NYCE** logo displayed.

If you are currently receiving your cash benefits by direct deposit into your personal account, you will continue to do so. If you have an account and want to go on direct deposit, talk to your worker. You will still need your Mass EBT card to access your food stamp benefits.

If you have any questions about EBT call 1-888-551-6773.