SNAP Information For Massachusetts Farmers Markets: EBT Cards with and without Photos

In August 2013 the Massachusetts Legislature passed a law that requires some (less than half) of the state's EBT card holders be issued EBT Cards with card holder pictures. Over half of the state's SNAP households do not need photo EBT cards including: persons age 59 or older, persons with disabilities, victims of domestic violence, persons with religious objections and others. DTA determines who meets these exceptions, not EBT retailers.



How do the EBT photo requirements affect food purchases at the check-out line?

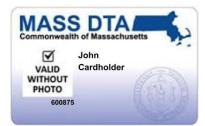
- There are NO changes for retailers in the EBT transactions and POS devices.
- Any member of the EBT household can use the EBT card spouses, children, roommates, caregivers even if their name or photo is <u>not</u> on the EBT card. (Generally only one EBT card is issued per household. The PIN is the electronic signature. USDA federal rules say that stores *cannot refuse* household members with a card and PIN.)
- Store clerks or farmer market retailers should NOT ask to inspect the EBT photo. A retailer can look at the EBT card only if it is storewide policy to ask *every customer* who uses debit or credit cards for photo ID. USDA federal law prohibits discriminatory treatment. (Federal USDA regulations governing these rights: 7 CFR 274.7(A), 7 CFR 274.8(b)(5)(iv), 7 CFR. 278.2(b))



THREE types of Massachusetts EBT Cards:

Photo EBT Card

This card was issued to about half the SNAP caseload in December 2013. This photo EBT card is also issued to new applicants required to have EBT photos.





This card is issued to new applicants exempt from the photo EBT rule. Recipients who do <u>not need</u> a Photo EBT include persons over age 59, persons with disabilities, victims of domestic violence and others (Most of these households still have the blue Bay State Access card, below).



Regular Blue EBT Card

This blue card is *STILL in effect for most DTA households* who are exempt from the EBT photo law. If the Bay State Access blue card is not deactivated, it must be accepted by stores.



IMPORTANT Federal EBT Regulations:

- USDA federal rules protect the right of all authorized SNAP household members to use the EBT card, not just the person whose name or photo is on the card.
- USDA rules prohibit retailers from selectively carding or otherwise discriminating against SNAP recipients.
- Federal SNAP EBT benefits are "inter-operable" between states. This means EBT recipients from other states can shop in Massachusetts and vice versa.

Federal USDA regulations governing these rights: 7 CFR 274.7(A), 7 CFR 274.8(b)(5)(iv), 7 CFR. 278.2(b)

FAQ on EBT photo cards

When did EBT recipients start getting EBT photo cards?

In November 2013 The Department of Transitional Assistance (DTA) started issuing EBT Photo Cards to photorequired EBT households. These new cards were mailed to SNAP and cash households required to have a photo under state law (less than half the EBT caseload) and are now issued to new households that apply.

Some of my customers are not sure if their EBT card works. What can they do?

Some SNAP households may mistakenly think they need to get a new EBT card - even though they are exempt from the law based on their age, being disabled or other exemption. If they have an active EBT card, they can use and do not need to get another card. EBT households should always be encouraged to check if the card is active by calling the EBT Customer Service Number on the back of the EBT card: 1-800-997-2555.

If federal USDA laws say that retailers cannot look at the EBT cards, what's the point?

The EBT photo card is solely for DTA requirements, and **not** for retailer monitoring of food purchases by SNAP recipients. The PIN is the electronic signature that protects the benefits on the card, just like a debit card. **USDA rules prohibit EBT approved retailers from selectively carding EBT cardholders unless retailers ALSO ask for photo ID from other debit or credit customers**. Further, retailers cannot set up "SNAP-only" checkout lines or engage in any other discriminatory customer practices against SNAP recipients.

Why can shoppers use the EBT card if their name or photo is not on it? Is this illegal?

NO. An EBT card is issued to *the entire SNAP household* for ALL household members to use. Under SNAP rules, persons who live together and share food are required to be in the same SNAP household. This includes related and un-related persons who share food, and children under age 22 living at home. All income is counted to determine the benefits. **USDA federal law says all household members must have access to the EBT benefits.** Again, the PIN is the electronic signature that protects the benefits on the card.

