

Part 4 Benefits

64 What are the basic benefits available to EAEDC recipients?

Your monthly cash grant based on your living arrangement (see **Question 61**) and your family size (minus your countable income. See **Appendix F**. You will get half of your monthly grant twice a month.

Most EAEDC recipients also qualify for Supplemental Nutrition Assistance Program (SNAP, formally called food stamps) since the EAEDC grant is well within the SNAP income limits. 106 C.M.R. §§ 705.200, 705.220. Your eligibility for SNAP will depend on who you live with and if “purchase and prepare” most of your food with others or separately. SNAP also has different immigrant status rules than EAEDC. For more information on SNAP, consult the [2017 SNAP Advocacy Guide](#).

Question 67 lists other benefits available to some EAEDC recipients.

65 Do EAEDC recipients get health coverage?

Yes. EAEDC recipients automatically receive one of three kinds of MassHealth benefits depending on age, citizenship or immigration status and disability: MassHealth Standard, CarePlus or Family Assistance. 106 C.M.R. § 705.100(G), 130 C.M.R. §§ 505.002(K), 519.002(D) (Standard), 505.008(B) (CarePlus) or 505.005(G), 519.013(C) (Family Assistance). All three types of MassHealth cover inpatient hospital services; outpatient services in hospitals, community health centers, dental clinics, and family planning agencies; certain home health services; lab testing; x-rays; prescription drugs; medical equipment; mental health and substance abuse services; and eyeglasses and hearing aids.

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When you are found eligible for EAEDC, you will automatically qualify for MassHealth. You will receive a MassHealth card and your coverage will begin right away.

Most people will also be required to join a managed care plan, and depending on your choice, you may also receive a card from a Managed Care Organization. If you don't select a plan on your own, MassHealth will assign you a plan.

If your EAEDC cash benefits end, MassHealth will ask you to return a form to enable it to decide if you still qualify for MassHealth independently from EAEDC. For questions about your MassHealth coverage call the MassHealth Customer Service Center at 1-800-841-2900.

Advocacy Reminders:

- ✓ Even if you do not qualify for EAEDC, you may be eligible for other health coverage. Consult an advocate.
- ✓ If you have paid out-of-pocket for medical services incurred after applying for SSI or EAEDC, you may be entitled to reimbursement of some of the medical expenses. 106 C.M.R. § 705.160.
- ✓ If you do not have any health coverage, DTA will issue you a temporary MassHealth card if you need one to get medications filled or you have a doctor's appointment. Once your EAEDC case is approved, you get the MassHealth coverage that goes with your EAEDC.

66 When will I get my EAEDC payments?

EAEDC payments are issued twice a month either directly to your bank account or through the Electronic Benefits Transfer (EBT) system. See **Question 70**, 106 C.M.R. § 706.400.

The payments are deposited based on the last digit in your social security number so that they will arrive according to the following timetable.

Timetable For Deposit of Cash Benefits		
Last Digit of Social Security Number	Day of the Month	
	First Deposit	Second Deposit
0	1	16
1	2	17
2	4	19
3	5	20
4	7	22
5	8	23
6	10	25
7	11	26
8	13	28
9	14	29

Benefits due on a Sunday are deposited on Saturday. Benefits due on a holiday are deposited the day before the holiday. Unless it is a leap year, a benefit deposit due on February 29 is deposited on February 28.

67 What other benefits do EAEDC recipients get?

Other benefits available to some recipients and former recipients include:

- **Up to \$1,100 for funeral and burial expenses** for a deceased EAEDC applicant or recipient who does not have the resources to pay for funeral and burial. This payment is also available to other deceased persons found without resources for a burial. The total expenses cannot go over \$3,500. 106 C.M.R. §§ 705.700-705.710; DTA Transitions, Sept. 2012, pp. 5-6 A funeral home typically contacts DTA about this benefit.
- **Relocation benefit** of up to \$1000 to secure permanent housing (by paying for expenses such as advance rent, security deposit, rent or utility arrears, storage, moving costs, or critical household furniture or equipment) for EAEDC households with children who have been in an emergency shelter or a domestic violence shelter or a temporary housing arrangement provided through the Department of Housing and Community Development for 60 days or more and for some older teens who have been in a teen living program for 60 days or more. 106 C.M.R. § 705.350. DTA Operations Memos 2012-19 (Apr. 25, 2012) and 2011-48 (Nov. 3, 2011); DTA Transitions, May 2008, p. 8, Feb. 2007, p. 4.
- Subject to available funding, DTA will pay for **transportation** costs if you need to move out of state. 106 C.M.R. §§ 705.800-705.840.

You can ask for these benefits at the local DTA office. If possible, put your request in writing and copy a copy of your request.

Advocacy Reminder:

- ✓ The DTA worker has a duty to help identify any DTA benefits you might be eligible for. 106 C.M.R. § 701.220(A).

68 What if DTA makes a mistake and owes me money?

DTA has to correct all underpayments. 106 C.M.R. § 706.210. An underpayment is any mistake that makes you get less than you should have gotten. For example, you might be underpaid because

- your worker closed or reduced your grant in error, *or*
- DTA counted income against you that should not have been counted.

If you are underpaid, you should ask DTA in writing to correct the underpayment back to the date of the incorrect payment. If DTA will not make the correction, you can appeal. See **Question 87**.

Advocacy Reminder:

- ✓ DTA regulations say that you can only get an underpayment corrected if you are a current recipient or would be a current recipient if the mistake causing the underpayment had not occurred. 106 C.M.R. § 706.210. These limits on underpayment correction may not be legal. Consult an advocate if DTA refuses to correct an underpayment because you are not a current recipient.

69 Can part of my benefits be paid directly to my landlord or utility company?

A payment directly to a landlord, mortgage company, or utility company is called a “**vendor payment**.” 106 C.M.R. § 706.600. Vendor payments can be voluntary or involuntary.

Voluntary vendor payments

You can ask DTA in writing to pay all or part of your benefits directly to your landlord, mortgage company, or utility company. You can also cancel your request in writing and get the benefits yourself. 106 C.M.R. § 706.630. DTA

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usually gives the vendor one month's notice before it stops a vendor payment.

106 C.M.R. §§ 706.680, 706.690.

Involuntary vendor payments

If you are behind on your bills, DTA may decide you have "mismanaged" your benefits and send all or part of your benefits to a landlord or utility company. DTA may presume that you have mismanaged your benefits whenever your housing expenses have not been paid regularly for three or more months without reasonable cause. DTA should not presume you have mismanaged your benefits and should not put you on vendor payments if

- Your income does not meet your basic needs.
- Putting you on vendor payments would increase your risk of domestic violence.
- Putting you on vendor payments would increase your risk of becoming homeless, for example if you are doubled up, don't have a lease, or would be at risk of eviction if DTA paid your landlord directly.

If DTA decides that you should go on vendor payments, it will require you to get a health and safety inspection report for your address. If your property passes inspection, DTA will put you on vendor payments. If it does not pass inspection, DTA may refer your case to the Department of Children and Families. 106 C.M.R. § 706.620 and 106 C.M.R. § 706.660; DTA Operations Memo 2013-48 (Sept. 12, 2013).

Advocacy Reminders:

- ✓ DTA has to give you advance notice and an opportunity to appeal before it starts sending your benefits to a landlord or utility company.
- ✓ A vendor payment for housing must be the amount of the monthly payment. A vendor payment for fuel or utilities must be the average monthly cost. DTA can pay your entire grant to your landlord or your utility company even if you are left without any money for other expenses. 106 C.M.R. § 706.650.
- ✓ Vendor payments for rent cannot be made if the housing does not comply with minimum standards for health and safety. DTA has to get a Board of Health certificate of compliance. 106 C.M.R. § 706.660.

70 How will I get my benefits—direct deposit or Electronic Benefits Transfer (EBT)?

Your EAEDC benefits will be deposited directly to your bank account if you have an account. Otherwise your EAEDC benefits will be paid through electronic benefits transfer (EBT). 106 C.M.R. § 706.400-706.420. You can no longer be paid by check except in special circumstances.

If you have a bank account, DTA generally requires you to receive your benefits by direct deposit except in certain situations. See DTA Field Operations Memo 2002-23 (September 30, 2002). Exceptions to this rule are allowed if the EAEDC recipient does not have access to public transportation to get to the bank; if the EAEDC recipient is disabled and use of direct deposit will create a hardship, or if the EAEDC recipient is a victim of battering and the abuser is a co-holder of the bank account. 106 C.M.R. § 706.410.

How to get and use your EBT card:

If you do not have a bank account, DTA will issue you an EBT card to withdraw money from your EBT cash benefits account and to access your SNAP (food stamp) benefits. 106 C.M.R. § 706.420 and 106 C.M.R. § 706.450.

- **Photo EBT:** A state law passed in 2013 requires some SNAP and cash recipients to have their photos on the EBT card. *Most EAEDC recipients are exempt from this rule* - because there are exemptions if you are age 60+, disabled, a victim of violence or meet other criteria. Also exempt are group homes and other third parties who help manage EAEDC are exempt. If you need a photo on your card for some reason, DTA will use your photo from Massachusetts Registry of Motor Vehicles if you have a state ID or driver license.. Otherwise, you may be asked to go to the local DTA office to have your photo taken. Massachusetts General Laws c. 18, § 2(B)(k); DTA Operations Memo 2014-28 (June 11, 2014).
- **Using your card:** You can use your EBT card to get your cash benefits wherever you see the *NYCE* logo (at bank ATMs). You can also use the card to get your cash benefits and to make your purchases wherever you see the *QUEST* logo. State law bars certain establishments from accepting EBT cards. This includes liquor stores, casinos, jewelry stores, manicure shops, and

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others. 106 C.M.R. § 701.225; DTA Operations Memo 2012-49 (Oct. 11, 2012). Some stores allow cash back with your EBT purchases. There is no EBT or ATM fee for cash back.

- **The PIN:** To use your card, you need to have a personal identification number (PIN). The PIN is the key that unlocks your account. DTA will assign you a PIN at the local office or by mail or by calling customer service at 1-800-997-2555. Choose a PIN that is easy for you to remember but hard for other people to guess. Keep your **PIN a secret**. Never write your PIN on your card.
- **Out-of-state or border state purchases:** You can use your EBT card at an out-of-state ATM that displays the NYCE logo. However, since not all states have NYCE, it is best to access your EBT cash assistance in Massachusetts.
- **Withdrawals:** You can make up to two ATM withdrawals a month from your EBT cash benefits account without being charged a fee. After that, the fee is 75 cents for each withdrawal. You can make as many ATM balance inquiries as you want without paying a fee.
- **Bank Fees:** Some banks charge another fee just for using their ATM. If you withdraw cash from an ATM owned by Bank of America, Citizens Bank or Sovereign Bank, you will not be charged a bank fee. Other ATM owners also offer free EBT cash withdrawals. *Always check the fee notices at the ATM before making a withdrawal.*
- **Customer Service Needs:** Call customer service at 1-800-997-2555:
 - If you have questions or problems using your EBT card or secret PIN; or to find out where you can use your card.
 - To change your PIN (you can also change your PIN at the local DTA office or to report a lost or stolen EBT card;
 - To find out our cash or SNAP (food stamp) account balance;
- **Authorized Representatives:** If you wish, you can pick someone you trust to make withdrawals from your EBT account or buy food for you with your EBT card, either on a regular basis or in an emergency. This is called an "authorized representative." If you want, you can ask DTA to issue two EBT cards – one for you and one for your authorized representative. An authorized representative has access to all your money and SNAP (food stamps), so be sure you trust the person you pick. 106 C.M.R. § 701.370.

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- **Unused or idle benefits:** If you leave any of your benefits in your EBT account for more than a month, your worker may call you in for an eligibility review because DTA suspects you do not really need the money. If you want to prevent this from happening, you should regularly withdraw enough money from your account so that the balance will be less than your monthly grant, or you can switch to direct deposit. Even if you switch to direct deposit, keep in mind that cash balances count towards the asset limit for EAEDC eligibility (\$250 for individuals and \$500 for couples or families). DTA Operations Memo 2014-8 (Feb. 6, 2014).

If you do not withdraw money from your EBT account for 90 days, DTA will put a stop on your card. You have six months to get the stop lifted and get your benefits back. You will have to explain why you did not withdraw benefits for 90 days. 106 C.M.R. § 706.420(D); DTA Operations Memo 2014-8 (Feb. 6, 2014).

Direct Deposit

If you have a bank account, your cash benefits will be deposited directly to your bank account. You will still need to use your EBT card to get your SNAP (food stamp) benefits. If you do not want to have your cash benefits deposited to your bank account, you can get your cash benefits through EBT if you lack transportation to the bank or the co-owner of the account has abused you. Or, you can close your bank account and switch to getting your cash benefits through EBT.

Account fees and service charges depend on the bank. Most Massachusetts banks have a basic banking service account with no fees or low fees. See www.basicbanking.org. DTA gets information on bank balances and will cut off your benefits if you exceed the asset limit but will not review your bank balance to see if you are using your benefits and will not expunge unused benefits.

DTA Policy Guidance:

DTA Online Guide: Cross Programs > EBT > Overview Electronic Benefit Transfer (EBT)

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Advocacy Reminders:

- ✓ In limited circumstances where you are temporarily absent from Massachusetts the local DTA office director can authorize sending a check to you. 106 C.M.R. § 706.400(C).
- ✓ If you have problems with your EBT card, for example if the machine tells you the wrong amount of your benefits, call EBT Customer Service at 800-997-2555. Contact an advocate if your problems are not fixed.
- ✓ Most EAEDC applicants and recipients are exempt from the photo EBT rules. Contact an advocate if the DTA office insists on having a photo on your EBT card and you think you meet an exception.

Comment [MLR11]: Remove. This just reinforces a rule when most are exempt and the rule is not enforced.

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What should I do if I need to replace or change my EBT card?

Call EBT Customer Service, 1-800-997-2555, to report a lost or stolen card. You should call EBT Customer Service right away so that DTA can prevent someone else from using your card and taking money from your EBT account.

Note: DTA will not replace any cash stolen after an EBT withdrawal.

To get a replacement card, call or go to your local DTA office. DTA should issue your replacement card the day you request it or the following day.

Fee for EBT card Replacements: DTA will deduct a \$5 *replacement fee* from your next EAEDC payment. If your cash account does not have enough funds to collect the fee, it will be deducted from your SNAP benefits. See DTA Operations Memo 2014-7 (Feb. 6, 2014).

DTA should *not charge* you the \$5 replacement fee if:

- You need a replacement because of a disability. Ask for an accommodation.
- You need a replacement because of domestic violence.
- You have a new SSN or changed your name.

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- Your card was lost or damaged in the mail.
- Your card is defective.
- DTA mailed you a card, but you request another card before the one that was mailed arrives or was used.
- You got an emergency card that does not have your name on it and you want a card with your name.
- You applied for benefits and got a card but you were not approved and never used the card.
- Your case was closed for 30 days or more, you reapply, and you no longer have the card that was issued before.
- You lost your card in a disaster or fire or flood.

If DTA plans to charge the \$5 replacement fee, DTA should hand to you or send you a notice that says you will be charged. If you think DTA made a mistake or you meet the criteria above, you can request a refund.

Multiple EBT card requests: If you request more than four replacement cards in a 12-month period, you will have to speak with a DTA worker to get another card. If your worker is not available, you should speak with the worker on duty. See DTA Operations Memo 2013-16 (Apr. 10, 2013).

Advocacy Reminders:

- ✓ You will not get notice of your right to appeal the \$5 fee and you will not get notice of the reasons a fee should not be charged. This lack of notice may not be legal. Consult an advocate if you want to challenge the fee.
- ✓ You may not get notice of denial and notice of appeal rights if a request for refund is denied. This may not be legal. Consult an advocate if your refund request is not granted.
- ✓ You can avoid a replacement fee by telling DTA to deposit your benefits to your bank account. Check with your local bank to see if you can open an account that does not charge fees.

DTA Policy Guidance:

DTA Online Guide: Cross Programs > EBT > EBT Card Fees, Replacements and Notices

72 What are the rules about what I can buy?

Under a state law, you are not allowed to use EAEDC cash benefits to pay for:

- alcohol,
- cigarettes or other tobacco products,
- lottery tickets or other gambling,
- jewelry,
- vacation services,
- court ordered fees, fines, bail or bail bonds,
- tattoos or body piercings,
- firearms and ammunition,
- pornographic material or performances, *or*
- a television, stereo, video game or console at a rent-to-own store.

Your EAEDC grant is intended to meet your basic living expenses, and the grant is so tiny there is rarely anything left over. After you apply for EAEDC, DTA will send you a flier that tells you about these purchase restrictions.

If DTA finds that you knowingly paid for one of the restricted items listed above and in violation of these rules,

- for the first offense, you will have to pay DTA back from your benefits for the amount of the purchase,
- for the second offense, you will have to pay DTA back and lose your portion of the cash assistance grant for two months,

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- for the third offense, you will have to pay DTA back and permanently lose your portion of the cash assistance grant. Massachusetts General Laws c. 18, § 5I; DTA Operations Memo 2013-56 (Nov. 21, 2013).

Advocacy Reminders:

- ✓ There is also a list of places that are not supposed to accept EAEDC benefits held on an EBT card. These include jewelry stores, rent-to-own stores, manicure shops, cruise ships, and tattoo parlors. Massachusetts General Laws c. 18, § 5J. The law does not provide for penalties for recipients whose benefits are accepted by an establishment in violation of this law, but DTA says that the penalties for making prohibited purchases with EAEDC benefits also apply if you use your EBT card at an establishment that is not supposed to accept it. Check with an advocate if that is a problem for you.
- ✓ You have a right to use your EBT card to make purchases outside Massachusetts if you wish. DTA may try to close your case if DTA thinks that a pattern of EBT purchases outside Massachusetts shows that you are no longer a resident of Massachusetts. Purchases in New England cities and towns near to Massachusetts should not trigger case closures. DTA Operations Memo 2013-34 (July 26, 2013). Consult an advocate if this is a problem for you. You have a right to use other money – for example, a gift from a friend – to make restricted purchases, but not money from your EAEDC grant.

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