

Part 4 Benefits

63 What are the basic benefits available to EAEDC recipients?

- Your grant is the amount for your family size (see **Appendix F**) minus your countable income. You will get half of your monthly grant twice a month.
- The basic grant includes a \$35 per month rent allowance if you live in private, unsubsidized housing. 106 C.M.R. § 705.910.
- EAEDC recipients generally also qualify for food stamps since the benefit amounts are well within the food stamp income limits. 106 C.M.R. §§ 705.200, 705.220.

See **Question 66** regarding additional benefits available to EAEDC recipients. **Note:** EAEDC families do not receive the September clothing allowance provided to TAFDC families.

64 What medical care does an EAEDC recipient receive?

EAEDC recipients are **automatically** eligible for MassHealth Basic health care coverage through managed care providers. 106 C.M.R. § 705.100(G), 130 C.M.R. § 505.006. MassHealth Basic coverage includes inpatient hospital services; outpatient services in hospitals, community health centers, dental clinics, family planning agencies; certain home health services; lab testing; x-rays; prescription drugs; medical equipment; mental health and substance abuse services; eyeglasses and hearing aids.

When you apply for EAEDC, you will automatically be enrolled in the MassHealth Basic program (unless you are eligible for MassHealth Standard as a disabled or elder person). You will be asked to choose a health care provider who participates in MassHealth within 14 days of enrollment. You may have a provider chosen for you if you do nothing, but you can transfer to another provider who meets your needs at any point. To transfer, call the Health Benefit Advisor at 1-800-841-2900.

Even if you do not qualify for EAEDC, MassHealth Basic is also available to long-term unemployed individuals ages 18 to 65. You are eligible for MassHealth Basic if you are without health insurance **and** you have not worked for more than 12 months or have earned less than the minimum amount to be eligible to collect unemployment benefits (currently \$2,400). 130 C.M.R. § 505.006. Your monthly gross income must be below 133% of the federal poverty level. For example, one person would need to have less than \$875/month currently to qualify. Again, you do NOT have to meet the EAEDC financial or categorical eligibility rules in order to qualify for MassHealth Basic.

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.

65

When will you get your EAEDC payments?

EAEDC payments are issued twice a month either directly to your bank account or through the EBT system. See **Question 70**. 106 C.M.R. § 321.520.

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 Issuance of Payments

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

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What other benefits do EAEDC recipients get?

The other benefits are very limited but include:

- **Crib and layette expenses** up to \$300 for a newborn infant if you ask for the benefit before the baby is six months old. 106 C.M.R. §§ 705.000, 705.600.

- **Up to \$1,100 for burial and funeral expenses** for an EAEDC recipient (if the total cost does not go over \$1,500) or other person found without sufficient resources or financially responsible relatives to pay such expenses. 106 C.M.R. §§ 705.700, 705.710.
- **Transportation costs** if you need to **move out of state**. 106 C.M.R. §§ 705.800 through 705.840.
- **Emergency Assistance (EA)** benefits, available to pregnant women and families with children under the age of 21, as well as persons under age 21 who have lived with their parents or other relatives within the past 6 months. 106 C.M.R. §§ 705.300, 309.010. EA is not available to childless adults over age 20. EA benefits include only emergency shelter and rent arrears. The benefits are available to families with children whose gross income is below 130% of the poverty level (EA shelter) or below the TAFDC gross income test (EA rent arrears). See the *TAFDC Advocacy Guide* for a full explanation of EA.
- **Relocation benefit** of up to \$750 to secure permanent housing (by paying for expenses such as advance rent, security deposit, rent or utility arrears, storage, or moving) for EAEDC families who have been in an emergency shelter or a domestic violence shelter for 60 days and for some older teens who have been in a teen living program for 60 days. 106 C.M.R. § 705.350.

All of these benefits should be requested at the local welfare office. **DO SO IN WRITING** even if the local welfare office does not provide you with an official application form. This way your request for the benefits is clearly documented.

67

What if DTA makes a mistake and owes you money?

DTA has to correct underpayments. 106 C.M.R. § 706.210. For example, you might be underpaid because

- you were approved for EAEDC but not given the rent allowance because the worker mistakenly assumed you lived in public housing;
- your worker did not add a new family member to your grant on time.

In both these cases, you can request a correction of an underpayment back to the date you were incorrectly budgeted for the lower amount. Any other mistake that makes you get less than you should have received is an underpayment. If you are underpaid, make a written request to DTA to correct the underpayment. If DTA won't make the correction, you can appeal. See **Question 79**.

68 What if your EBT card or benefits are lost or stolen?

Most benefits are now issued through the direct deposit or electronic benefits transfer (EBT) system. See **Question 70**. If your EBT identification card is lost or stolen, contact EBT Customer Service for a replacement by calling 1-800-997-2555. There is no charge for the first replacement ID card. 106 C.M.R. § 701.450(B). 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.

69 Can part of your benefits be paid directly to your landlord?

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 to pay all or part of your benefits directly to your landlord, mortgage company, or utility company. 106 C.M.R. § 706.630. You can also cancel your request in writing and get the benefits yourself. DTA usually sends the landlord a one-month notice that the vendor payments will stop. 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 part of your benefits to a landlord or utility company. You can challenge this decision. DTA has to give you advance notice and an opportunity to appeal before it starts sending your benefits to a landlord or utility company. 106 C.M.R. § 706.620.

Advocacy Reminder:

- ✓ 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 you get your benefits—direct deposit or EBT?

You have a choice of having your grant paid through electronic benefits transfer (EBT) or deposited directly to your bank account. You can switch from EBT to direct deposit, or from direct deposit to EBT. 106 C.M.R. §§ 321.515, 321.520. Only in limited circumstances where you are temporarily absent from Massachusetts can the local DTA office director authorize sending a check to you. 106 C.M.R. § 706.400.

EBT

You use your photo **Mass. EBT card** to withdraw money from your EBT cash benefits account and to access your food stamp benefits. If you have problems with EBT, or to report a lost or stolen EBT card, call EBT Customer Service at 1-800-997-2555. Contact an advocate if your problems are not fixed. If you have questions about getting training to use an EBT card, call 1-888-551-6773.

- You can use your Mass. 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 pay for food wherever you see the QUEST logo (in food stores).

- You need to have a personal identification number (PIN) to withdraw money from your EBT account. (Choose a PIN that is easy for you to remember, but hard for other people to guess. If DTA has already assigned you a PIN, you can change it at the local office.) **Do not** write the PIN on your card, or carry it with your card. **Do not** tell anyone your PIN.
- You can make up to four withdrawals a month from your EBT cash benefits account without a fee. After that, the fee is 85¢ for each withdrawal. There is no limit on the number of balance inquiries you make at the ATM. There are no fees for food stamp transactions.
- You can pick someone else to make withdrawals from your EBT account if you wish. This is called an "authorized payee." **Remember:** An authorized payee can take all your money, so be sure you trust the person you pick. 106 C.M.R. § 701.370.
- 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.
- 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.

Direct Deposit

You can have your cash benefits deposited directly to your bank account, instead of EBT, if you wish. You will still need to use your Mass. EBT card to get your food stamp benefits. Account fees and service charges depend on the bank. Most banks participate in a program called Basic Banking, under which the fees will not be more than \$3 a month.

