

# Part 4      Getting and Using Food Stamp/SNAP Benefits

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## 62.      How do I get food stamp/SNAP benefits?

Food stamp/SNAP benefits are no longer “stamps” or coupons used to buy food. This is one of the reasons Congress changed the name to SNAP (Supplemental Nutrition Assistance Program) in the recent 2008 Farm Bill. Food Stamp/SNAP benefits are kept in a special account for you until you want to use them at the store. You get your benefits with your Bay State Access card or EBT (electronic benefits transfer) card at any grocery or convenience store that has the Quest logo. 106 C.M.R. §§ 364.900, 364.910.

### **How to get your Bay State Access card and PIN**

DTA will issue you a Bay State Access card. DTA should request the card on the day you file your application and send it to you as soon as your identity is verified. However, there will not be any benefits on your EBT card *until* your case is approved. You also have the option to pick up the card at your local DTA office. To use the card you need to have a Personal Identification Number (PIN). The PIN is the key that unlocks your account. Choose a PIN that is easy for you to remember but hard for other people to guess.

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Applicants who do not have to go the local DTA office for an interview, including people receiving food stamp/SNAP benefits through Bay State CAP, can get their Bay State Access card and PIN by mail. The card is mailed from a vendor out of state and comes in an envelope separate from the PIN. DTA will automatically assign a PIN. But you can change your PIN by telephone by calling the EBT Customer Service number (800) 997-2555.

- Keep your **PIN a secret**.
- **Never write your secret PIN on your card.**

### How to use your Bay State Access card

- Before you shop, check your last receipt to find out how much food stamp/SNAP benefits are in your account, or **call 800-997-2555 for your balance.**
- Look for the **Quest mark** on the door or window of the store.
- At check out, **swipe your card** (or ask the clerk to swipe it for you).
- Enter your **secret PIN** on the number pad and then press enter.
- Tell the clerk how much money to enter or **enter the amount** yourself. Remember, you can only buy eligible food items with your food stamp/SNAP benefits.
- Always **check your receipt** to be sure that the amount on the Bay State Access receipt is the same as the grocery receipt. **Save your receipts.**

### What to do if the system is not working or the store does not have a card reader

- The clerk should complete a manual voucher.

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- Make sure the amount on the voucher is correct before you sign it and keep a copy.

### Call customer service at 800-997-2555

- If you have questions or problems using your card or secret PIN.
- Your card is lost or stolen or does not work. Report this right away. DTA will replace the card.
- To find out your food stamp/SNAP account balance.
- To find out where you can use your card.

There is no limit on the number of times per month you can use your Bay State Access card to buy food. There is no charge or fee when you use your Bay State Access card to buy food.

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## 63. If I forget to use my EBT card for a while, does my case close?

NO! You do not need to continuously use your benefits to qualify. DTA will terminate your account if you have not used the food stamp/SNAP benefits in your account for more than 270 days. DTA will identify cases where the EBT benefits have not been active for 90 days and contact you. DTA will send you a letter before they take action and then DTA will “purge” your account and prevent you from getting them. 106 C.M.R. § 364.900 (E).

***Additional Policy Guidance:*** • DTA report issued tracking EBT accounts not active for 90 days. Transitions FYI, August 2007 • USDA Guidance, households need not use their allotment for continuous eligibility: <http://www.fns.usda.gov/fsp/rules/Memo/07/082207.pdf>

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### ***Advocacy Reminders:***

- ✓ If you wish, you can pick someone else to buy food for you with your Bay State Access card, either on a regular basis or in an emergency. This is called an “authorized representative.” If you want, you can have DTA issue two Bay State Access cards—one for you and one for your authorized representative. An authorized representative has access to all your food stamp/SNAP benefits, so be sure you trust the person you pick. 106 C.M.R. §§ 361.300-361.370.
- ✓ If you have problems with accessing your food stamp/SNAP benefits, for example if the store’s 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.
- ✓ You can use your Bay State Access card at stores in most other states, if you are visiting out of state or you move out of Massachusetts and there are benefits left in your account.

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## **64. When will I get my food stamp/SNAP benefits?**

Your food stamp/SNAP benefits are put in your Bay State Access account on the same day each month based on the last digit of your Social Security Number (SSN).

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Last Digit of SSN	Benefit Deposit Date
-0	1
-1	2
-2	3
-3	5
-4	7
-5	8
-6	10
-7	11
-8	13
-9	14

Your “food stamp/SNAP month” runs from the day your benefits are deposited to the day before the deposit would be due in the next month. For example, if your SSN ends in 5, your benefits are deposited on the 8<sup>th</sup> of the month, and your food stamp/SNAP month for March is from March 8 through April 7.

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## 65. What can I buy with food stamp/SNAP benefits?

You can buy any edible food except hot foods prepared for eating immediately. You can also buy seeds and plants to grow food. You cannot buy nonfood items such as alcohol, pet food, vitamins or grooming

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products. 106 C.M.R. § 360.100. You do not need to have cooking facilities to get food stamp/SNAP benefits.

You may be able to use your food stamp/SNAP benefits to get prepared meals (at special facilities, or delivered by Meals on Wheels) if you are elderly, disabled, homeless, or living in a facility that serves meals. 106 C.M.R. § 360.120. You cannot use food stamps/SNAP at restaurants.

### ***Advocacy Reminder:***

- ✓ You cannot use food stamps/SNAP to buy soap, toilet paper, tobacco, or anything else that is not food. However, if you are elderly or disabled, you can claim as a deduction from your income what you spend on prescribed over-the-counter drugs, pet food for a seeing eye or hearing dog, as well as other medically related expenses. 106 C.M.R. § 364.400(C). See **Question 53**.

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## **66. What if my Bay State EBT card is lost or stolen, or my food gets destroyed?**

To report a lost or stolen Bay State Access EBT card, call EBT Customer Service at 800-997-2555. DTA will replace your card, but DTA will not replace any food stamp (SNAP) benefits that are stolen from your account. 106 C.M.R. § 364.900(D). Once you report a lost or stolen card you can get a new PIN (Personal Identification Number) so benefits cannot be stolen from your account.

If food that you bought with food stamp/SNAP benefits is destroyed in a fire, flood, power outage or other household misfortune, you can get replacement benefits up to the amount of one month's food stamp (SNAP) benefits. 106 C.M.R. § 364.900(C).

## Advocacy Reminder

\* DTA regulations say it will replace food stamps destroyed in a household misfortune only twice in a six-month period. This is not correct. There is no limit on the number of times you can get a replacement for food destroyed because of a household misfortune. 7 C.F.R. § 273.6(b)(2)(iii).

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# 67. What if I am a victim of a natural disaster or other disaster where I lose food?

When the President of the United States or the Food and Nutrition Service declares a major disaster, families and individuals who live in the disaster area are eligible for food stamp/SNAP benefits provided they meet special (higher) income limits. 106 C.M.R. §§ 366.600-366.620.

The only proof required is proof of who you are (identity). Other proofs may be requested, but are not mandatory. You do not need to be eligible for or receiving food stamps/SNAP already to qualify. If you are already getting benefits and you suffer a disaster, you can get a second payment of benefits because of the disaster. If eligible, you will receive the maximum food stamp/SNAP payment for one month regardless of your income. 106 C.M.R. § 366.620.

In special circumstances, DTA can also seek a waiver from the federal government of certain food stamp/SNAP rules in order to provide emergency benefits to replace lost food as a result of a power outage or other disaster. Contact an advocate for more information.

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

If DTA gives you less food stamp/SNAP benefits than you are supposed to get, the mistake is called an underpayment or “underissuance.” For example, you might get underpaid because DTA fails to act on information you gave them such as

- you report a drop in your income, the addition of a new member to your household, or higher shelter costs that reduce your countable income, *or*
- you are entitled to higher deductions because you report a disability or turn age 60, *or*
- the Social Security Administration took your application and made an error in the information it gave DTA.

DTA must correct any underissuance that happened during the 12 months before DTA first discovered or was told about the mistake. 106 C.M.R. § 366.520.

You can get back food stamp/SNAP benefits even if you are not on benefits anymore. 106 C.M.R. §§ 366.500, 366.570. For example, if you or an advocate discover a mistake after your benefits have ended, you can still ask DTA for the underpaid benefits.

If you are owed back food stamps/SNAP, send a letter to DTA requesting the underpayment correction (keep a copy of this letter for yourself). DTA must send you a notice about your request, the amount it will give you back if DTA agrees, how it calculated the amount (including any amounts DTA keeps to offset benefits you may owe), and your right to appeal. 106 C.M.R. § 366.530. You have a right to appeal any denial of a correction of an underpayment as well as appeal the amount DTA offers to pay you. You need to do this within 90 days of the date of notice from DTA. See **Question 79**.

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Sometimes the store will make a mistake by taking money out of your Bay State Access account even though you did not get your groceries. If this happens, the store must file a “merchant misdispense claim” with DTA. It may take several days or weeks for you to get your food stamp/SNAP benefits credited back to your account. You may be able to get your benefits back sooner if you can get the store to contact DTA directly to verify the mistake. Call the EBT Customer Service line for immediate help: 800-997-2555.