

Part 4

Getting and Using SNAP Benefits

83 How much will I get in SNAP benefits each month?

These are the maximum regular SNAP benefits by household size, as of October 1, 2023. SNAP benefits typically increase in October of each year.

Household Size	Max SNAP Benefit
1	\$291
2	\$535
3	\$766
4	\$973
5	\$1,155
6	\$1,386
7	\$1,532

[106 C.M.R. §§364.600, 364.980](#). See also [Appendix B, Chart 4](#).

If you have countable net income, multiply your net monthly income by 0.3 (30 percent). Round *up* this amount to the nearest dollar. Take this amount and subtract it from the maximum benefit level for a household of your size. The result is the amount of your monthly benefits.

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Example: Sam and his family have \$1,000 in net income after allowable income and shelter deductions. To determine the family's SNAP benefits, take 30% of the "net income" (30% of \$1,000) and subtract the \$300 from a SNAP allotment of \$766 for 3. Sam's household will receive \$466/month in SNAP.

First month of benefits

When you first apply, your initial benefit amount is based on the number of days from when you applied and the days left in your "SNAP month." [106 C.M.R. §364.650](#). For example, if you apply halfway through your SNAP month, you will get 50 percent of your monthly benefit.

If you do not get all the mandatory documents to DTA within 30 days from applying and DTA decides the delay was your fault, DTA will *pro-rate* your SNAP. Your benefit amount will start from the day they got everything they needed. You can challenge this, especially if you think DTA caused the delay. See **Question 21**.

"\$0 Benefit" Households

Some SNAP households get very confusing DTA notices when they are under the gross income limits but qualify for \$0 in SNAP benefits. The DTA notices say:

"Because your countable income is over the limit for your household size, you are not eligible for SNAP benefits at this time. We will keep your case open until DATE in case there is a change in your household's circumstances that qualifies you for benefits."

This happens to households of 3 or more people with income below 200% poverty level, where 30% of the household's net income is greater than the maximum benefit amount. [106 C.M.R. §§364.600\(A\), 365.180\(G\)\(3\)](#). If you report any changes during your certification period that make you eligible, you do not need to file a new SNAP application and have an interview. You only have to verify the change (e.g. the drop in income, increased expense, a new baby or other household member) that makes you now SNAP eligible.

DTA Online Guide: See **Appendix G** for links to DTA's BEACON Online Guide for this section.

84 When will I get my SNAP benefits?

Your SNAP benefits are put in your EBT account on the same day each month, based on the last digit of your Social Security Number.

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

The last digit of your SSN is also how DTA determines your “SNAP month” (also called your cyclical month) for issuing your first amount of benefits. Your “SNAP month” runs from the day your benefits are deposited to the day before the next month’s benefits will be issued to you.

Example: Sam’s SSN ends in 5. Their benefits are deposited on the 8th of the month, and their SNAP “cyclical” month is from March 8th through April 7th.

85 Why do some households get only \$23 in SNAP each month?

Federal and state SNAP law allows all 1 and 2 person households under the gross income test to get a “minimum benefit.” This rule does not apply to households of 3 persons or more. [106 C.M.R. §364.600\(A\)](#).

If you only get \$23/month – it is a good idea to get a “SNAP math check-up” to be sure you are getting all the deductions you qualify for. Many 1 and 2 person households with members 60 or older or getting a disability benefit often do not claim all their out-of-pocket medical expenses.

Example: Tom and Emily Smith are 75 and receive Social Security for a total of \$2,600/month unearned income. The Smith’s pay shelter cost of \$1,000 per month plus heat and utilities. The couple has not claimed any medical expenses and will receive just \$23/month in SNAP as a “minimum” benefit. If the Smiths verified medical expenses of at least \$36/month, their SNAP would increase to \$79/month. If they verified over \$190/month, their SNAP would increase even more.

86 What is an EBT card, how do I use SNAP benefits, and where can I shop?

SNAP benefits are kept in an electronic benefits transfer (EBT) account for you to use at any grocery or convenience store that is a USDA-approved EBT vendor. [106 C.M.R. §§364.900, 364.910](#).

Getting an EBT card and PIN

Unless you apply in person, the EBT card is usually mailed to you. There are no benefits on your EBT card until your case is approved.

DTA should make sure you have an EBT card in hand by the day your case is approved – either by 7 days from the date of your application, if you are eligible for expedited SNAP, or by 30 days from the date of your application.

If you need a card, you can request one on DTA Connect, by calling the DTA Assistance Line, or by going to pick one up in person at any DTA office. If you urgently need a card and going in person to pick up a card is not a good option for you, ask a DTA supervisor or the DTA Ombuds office about options for overnight mail or other solutions.

Important EBT card tips:

- You will get two envelopes – one with the EBT card and another with the PIN. DTA will automatically assign you a PIN. You can change your PIN any time by calling the Massachusetts EBT Customer Service number: 1-800-997-2555.
- Choose a PIN that is easy for you to remember but hard for other people to guess. Never share or write your PIN on your card.
- Look for the *Quest* mark on the door or window of the store, or a sign that says the store accepts EBT.



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- Before you shop, check how much SNAP benefits are in your account through DTA Connect, or call Massachusetts EBT Customer Service at **800-997-2555** for your balance.
- At check-out, swipe your card and enter your secret PIN on the number pad and then press enter. The cashier should NOT look at your name or any photo on the card. The PIN is your signature. See **Question 33** regarding Photo EBT.
- Tell the clerk how much SNAP you want to use to pay for your food, or enter the amount yourself. If there is not enough EBT on your card, the clerk should tell you how much additional cash you need to pay.
- Always *check your receipt* to be sure that the amount on the EBT receipt is the same as the grocery receipt.
- Your EBT card does *not expire*, even if your SNAP case closes because you are no longer eligible. You can still use any SNAP benefits left on your card after your case closes and use the same card if you reapply in the future. See **Question 89**.
- If you reapply and don't have your card any more or your card is defective (for example, the magnetic strip does not work), DTA should issue you a new EBT card. DTA should not charge you a card replacement fee if you have been off of SNAP benefits for over a year or you meet other fee exception rules. See **Question 91**.

Where to get help with your EBT card:

Call Massachusetts EBT customer service at 1-800-997-2555 when:

- you have questions or problems using your card or secret PIN,
- your EBT card is lost or stolen or does not work (report this right away and DTA will replace the card),
- you want to find out your SNAP account balance, or
- you want to find out where you can use your card.

There is no limit on the number of times per month you can use your EBT card to buy food as long as you have benefits on the card. There is no charge or fee when you use your EBT card to buy food. If you lose your EBT card, see **Question 91**.

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Where you can to use SNAP

You can use your SNAP to buy food at all stores that accept EBT including large and small grocery stores, convenience stores. See **Question 87** about the Healthy Incentives Program (HIP) at farmers markets, CSAs and other locations. You do not need to have a stove or other cooking facilities to get SNAP benefits. You can also buy seeds and vegetables or fruit plants to grow your own food.

You *cannot buy* the following items with SNAP:

- Hot prepared foods to be eaten on the store premises or immediately, such as pizza or hot rotisserie chickens,,” ,
- Non-food items such as pet food or vitamins, and
- Paper goods, cleaning supplies, and similar items.

SNAP rules on food purchase restrictions: [106 C.M.R. §360.100](#).

Prepared meals & Restaurant Meal Program

You are allowed to donate some of your SNAP benefit for prepared hot meals at certain locations including domestic violence and homeless shelters, congregate meal sites for elders or home-delivered meals for seniors. However, the agencies can only accept *voluntary EBT donations* and should not accept a donation of more than \$2/meal. It also depends on whether the agency serving the meals is an approved EBT vendor (with equipment to accept SNAP). [106 C.M.R. §360.120](#).

And if you qualify as age 60+, disabled or are homeless, you can use your SNAP at participating **Restaurant Meal Program** vendors. See <https://www.mass.gov/massachusetts-snap-restaurant-meals-program-rmp>

Overcharges/mistakes by EBT grocers

Sometimes the store will make a mistake by overcharging your EBT account, even though you did not get all of your groceries. If this happens, the store must file a “merchant mis-dispense claim” with DTA. It may take several days your SNAP benefits to get 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**.

DTA Online Guide: See **Appendix G** for links to the DTA’s BEACON Online Guide for this section. And see [DTA’s information about EBT cards: Mass.gov/guides/using-your-ebt-card](#).

87 What is the Healthy Incentives Program (HIP) at farmers markets?

Massachusetts' Healthy Incentives Program or "HIP" helps SNAP recipients buy fresh local fruits and vegetables from participating Massachusetts farmers. HIP is a state-funded nutrition benefit and is available year-round, depending on the amount of state appropriations.

HIP matches SNAP recipients' purchases of local fruits and vegetables at farmers markets, farm stands, mobile markets and CSA (community sustained agriculture) farm share programs. HIP helps thousands of families afford fresh, healthy, local food.

How HIP works

If you make purchases of fresh fruits and vegetables with participating farmers (HIP retailers), you get \$1 for \$1 of SNAP benefits right back on your EBT card, up to the amount listed below:

- \$40/month for households of 1-2 people.
- \$60/month for households of 3-5 people.
- and \$80/month for households of 6 or more



Even if you receive only \$23 in the minimum monthly SNAP benefits as a 1- or 2-person household, you can still get \$40/month in HIP benefits.

Example: You spend \$10 on veggies and you immediately get \$10 back in SNAP. If you then spend \$20 with an eligible farmer, you get another \$20. You can use SNAP with HIP retailers as often as you want until you've earned the full amount of monthly HIP.

Note: HIP benefits do not accumulate month to month. For example, you can access the HIP amount from June 1 through 30th, but any unused benefits do not "roll over" to the next month – unlike SNAP.

For more information about HIP and a list of participating markets:

- Call Project Bread's FoodSource Hotline at [1-800-645-8333](tel:1-800-645-8333).
- Visit Mass.gov/hip and the [MassGrown](#) map of HIP retailers.

88 Can I use my EBT benefits out of state?

YES! You have a right to use your SNAP in all 50 states. SNAP is a federal program that is “interoperable” between states. [7 C.F.R. §274.8\(b\)\(10\)](#). Many SNAP recipients live near and shop in border states – such as New Hampshire, Connecticut, Rhode Island and New York. Often some of the large grocery stores are closer and/or cheaper.

If you are temporarily in another state or states, you can use your SNAP benefits while out of state. DTA should not assume you have abandoned your MA residency or threaten to close your SNAP case solely because you are shopping out of state.

Contact MLRI at info@masslegalservices.org if you lost SNAP because DTA asked you to re-prove your residency when you were temporarily out of state.

89 If I forget to use my EBT card, does my case close or will I lose benefits?

You do not need to use your SNAP benefits every month to qualify. Your SNAP benefits do not expire at the end of each month. If your SNAP case is closed for some reason, you still have the right to use any remaining benefits in your EBT account before the case is closed.

DTA may contact you if your SNAP balance seems too high or you have not used your EBT card for a long time to see if you need help shopping or using your EBT card. Some households, especially those who get the \$23 minimum benefit, often save up SNAP for a big shop. That’s okay! Sometimes the SNAP EBT balances are high if DTA made an error and issued you a retroactive payment or you won an appeal. You are not required to spend retroactive payments you receive right away.

DTA can only remove SNAP benefits (“expunge”) from your account if you have not used your benefits at all for 274 consecutive days (9 months). [106 C.M.R. §364.900\(E\)](#). DTA must send you a letter 30 days

before they take any action to expunge SNAP. Once SNAP is expunged, you cannot get it back.

Getting help to use your EBT card

If the reason you have not used your EBT card is because you lost your EBT card or forgot your PIN, you can get a new card or PIN. See **Question 91**. A high EBT balance or idle EBT account is not a sign of fraud!

If you have problems with accessing your SNAP benefits—for example, if the store’s machine tells you the wrong amount of benefits available—call EBT Customer Service at **1-800-997-2555**. Contact an advocate if your problems are not fixed.

If you need a ride to the grocery store, your local Councils on Aging may be able to arrange a ride. If you need someone to help food shop for you, you can appoint a trusted neighbor, family member or friend to become an “authorized representative” to get a second EBT card. See **Question 7**.

DTA Online Guide: See **Appendix G** for links to the DTA’s BEACON Online Guide for this section.

90 What if I was getting SNAP in another state or DTA says I am part of another SNAP household?

You *cannot* get SNAP in two states at the same time. This is called “duplicate participation” and it can be a serious offense if you do it intentionally. [7 C.F.R. §273.3\(a\)](#). But you can ask DTA to help you close your SNAP case in another state or remove you from someone else’s SNAP household if you have moved out.

SNAP in a different state

If you were getting SNAP in a different state and you move to Massachusetts, you need to ask the SNAP state agency in the state you left to close your SNAP case. If you have proof your SNAP was closed in the other state (such as a case closure notice), give that to DTA. If you are unable to get proof that the former state closed your SNAP case, DTA

should offer to do a “collateral contact” (contact the other state) to verify that your benefits are closed and the date they were closed. DTA should approve your SNAP for a date that does not overlap with when you last got SNAP in the other state.

Example: Maria moves to Massachusetts from Maine in August. She asks Maine to close her SNAP. Maine closes her SNAP effective September 1. She applies for SNAP in Massachusetts on August 15. DTA calls Maine to confirm that her case was closed and approves her SNAP going back to September 1. DTA cannot approve her case going back to August 15 because of the duplicate issuance rules.

Your SNAP in Massachusetts should not be delayed because you cannot get proof from the other state and the other state is not responsive to DTA. DTA should make the request to the other state and then approve your case.

If DTA does not help you and/or your SNAP in Massachusetts is delayed because of issues with your SNAP case in another state, contact MLRI at info@masslegalservices.org.

If you move out of a SNAP household

If you were living in a SNAP household and you move out, it is important that the SNAP head of household tell DTA that you have left so that DTA can remove you from that case. If that is not an option (for example, because you left a dangerous situation or are not on good terms with the family you left), you can still apply for SNAP and tell DTA you have moved. DTA may attempt to do a collateral contact, but they should also accept your word you have left. DTA will take steps to adjust the SNAP benefits of your old household, because you are no longer living there. DTA should approve your own SNAP benefits.

If you moved because of a domestic violence situation, DTA should never ask you to get proof from the state or household you fled. Contact a DTA Domestic Violence specialist for help. See **Question 32**.

Contact MLRI at info@masslegalservices.org if DTA refuses to give you SNAP or delays your SNAP because of a “duplicate issuance” issue.

DTA Online Guide: See **Appendix G** for links to the DTA’s BEACON Online Guide for this section.

91 What if my EBT card is lost or stolen?

To report a lost or stolen EBT card, call the Massachusetts EBT Customer Service at **1-800-997-2555**. DTA will replace your card, but DTA will not replace any SNAP benefits that are stolen from your account. [106 C.M.R. §364.900 \(D\)](#). Someone who steals your card can only use your SNAP if they know the PIN. Do not write your PIN on the card and keep it a secret! Once you report a lost or stolen card you can get a new PIN.

You can also call the DTA Assistance Line at 1-877-382-2363 and follow the prompts to ask for a replacement EBT card.

If you ask for a new card by phone, it can take 7-10 days to show up in the mail. You can also go directly to your local DTA office to pick up a new card that day. Any DTA office can issue you a replacement EBT card. Your old card will become deactivated and the value of your SNAP benefits will be transferred to the new EBT card.

DTA charge for EBT replacement cards

If you get cash or SNAP benefits and you lose your EBT card, DTA may charge \$5.00 for replacement of the EBT card depending on the situation. DTA will deduct the \$5.00 from your cash or SNAP benefits in your EBT account (you do not pay DTA directly). Under certain circumstances - for example, you never received a card, were a victim of domestic violence or skimming, or otherwise require accommodation - DTA should waive this fee. For a list of exemptions, see the [DTA Online Guide page about card fees](#). Contact MLRI at info@masslegalservices.org if DTA took \$5 from your account for a new card.

Meeting with DTA to get EBT replacement card

Under DTA procedures, SNAP and cash (TAFDC or EAEDC) recipients that have received more than *four* replacement EBT cards within twelve months are now required to speak with a DTA worker to talk about the reasons for multiple requests and how the EBT card works.

Some clients who request more than four replacement cards within 12 months will be told they have to have an in-person appointment with a case manager or a fraud investigator. If this happens and it is a hardship for you, contact a Supervisor, the DTA Ombuds, or an advocate.

DTA cannot deny a request for a replacement EBT card if the person is SNAP eligible. Some EBT recipients may be confused about the card and how it works due to a disability, or an abusive partner or third party is taking the EBT card. If you are in this situation, contact Legal Services.

92 What if my SNAP benefits were stolen or “skimmed”?

If your SNAP has been stolen, tell DTA! DTA can replace stolen SNAP.

There are a few ways that thieves steal SNAP. “Skimming” happens when thieves put a device on an ATM or store’s card-swiping machine to copy your EBT card and PIN. Then they can use your SNAP benefits without your permission and without you knowing.

“Phishing” happens when thieves call, text, or email you, pretend they are from DTA, and ask you for personal information - like your EBT card number, PIN, or SSN.

Since June 2022, thieves have stolen SNAP from thousands of households in Massachusetts.

How to report the theft and get DTA your signature:

- **Phone:** Call the DTA Stolen Benefits Line 833-602-9247, or DTA Assistance Line 877-382-2363. Tell DTA you wish to give your verbal signature for a claim about stolen SNAP
- **Online:** Fill out DTA’s online claim form here: [Mass.gov/forms/claim-for-replacement-of-stolen-benefits-form](https://www.mass.gov/forms/claim-for-replacement-of-stolen-benefits-form)
- **Mail:** Use DTA’s paper form - or a handwritten statement with the same information - and send to DTA. DTA’s form is here: [Mass.gov/doc/claim-for-replacement-benefits-form](https://www.mass.gov/doc/claim-for-replacement-benefits-form)
 - Upload it on DTA Connect
 - Fax it to (617) 348-5479
 - Bring it to any local DTA office
 - Mail it to:
 - DTA Program Integrity
 - Fraud Investigation Unit
 - P.O. Box 4411, Taunton, MA 02780-0435

If you don't get DTA a signature at the same time you report, you must get them your signature within 30 days of when you report.

NOTE: DTA is currently replacing the total amount of SNAP that was stolen. If DTA does not replace all of your stolen SNAP, contact MLRI at info@masslegalservices.org.

How can I protect my EBT card against theft?

The best way to protect your SNAP is to change your PIN after every purchase. Since that is very difficult for most EBT card users, DTA advises that you change your PIN before each SNAP issuance. Call 1-800- 997-2555 to change your PIN. Learn more at [Mass.gov/ProtectYourEBT](https://www.mass.gov/ProtectYourEBT)

DTA Online Guide: See **Appendix G** for links to the DTA’s BEACON Online Guide for this section.

93 What if I lose food due to a power outage, a fire or a natural disaster?

Disaster SNAP Benefits

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 may be eligible for SNAP benefits as long as they meet special (higher) income limits. See **Appendix B, Chart 5**. [106 C.M.R. §§366.600-366.620](#). These emergency SNAP benefits are called *Disaster SNAP*, or *D-SNAP*. The special benefits are provided to families who are not SNAP recipients at the time.

To receive D-SNAP, the only proof required is proof of your identity (who you are). Other proofs may be requested, but are not mandatory. You do not need to be eligible for or receiving SNAP already to qualify.

If you are already getting benefits and you lose food due to a federally declared disaster, you may also be eligible to receive additional SNAP benefits. Normally the federal government will provide second SNAP payment of benefits because of the disaster. [106 C.M.R. §366.620](#).

Replacement SNAP due to Misfortune

DTA can also give help you replace food you purchased with your SNAP benefits that you lost or had to toss due to a “household misfortune” event. This includes a fire, flood, power outage, equipment failure or utility shut off. If your food was destroyed or became unsafe to eat because of lack of refrigeration, you can ask for replacement SNAP benefits. If the loss is due to a power outage, the outage must have lasted for 4 hours or more. You may get *up to the amount of one month’s SNAP benefits*. [106 C.M.R. §364.900\(C\)](#).

You need to report the loss of food to DTA *within 10 days* of when the food was destroyed or you threw it out. Within the following 10 days, (if you did not already provide DTA with this information), you need to tell DTA the date of the misfortune event, the date you lost or tossed your food and the dollar value of the food lost that you purchased with SNAP.

You can make the report and tell DTA this information by:

- Calling DTA and verbally reporting it to a worker,
- Sending DTA a handwritten note (fax, mail or upload it to your DTA Connect Account), or
- Filling out DTA’s “Request for Replacement SNAP Benefits Due to Household Disaster or Misfortune” form, [available here](#).

In situations of widespread power outages, DTA may get information on the outage through the Massachusetts Emergency Management Agency (MEMA), local media, the Red Cross or by contacting the area utility companies or municipalities to verify the power loss or disaster. DTA is responsible for helping to verify your report.

More information

- DTA webpage on [SNAP Household Misfortune](#)
- MLRI’s “Know Your Rights” flier on SNAP & Household Misfortune: [Masslegalservices.org/content/snap-replacement-benefits-due-natural-disaster-power-loss-flooding-or-other-misfortune](https://masslegalservices.org/content/snap-replacement-benefits-due-natural-disaster-power-loss-flooding-or-other-misfortune)
- The Food Research Action Center (FRAC) has [An Advocate’s Guide to the Disaster Food Stamp Program](#) (2018) that has helpful background on D-SNAP.
- USDA [D-SNAP Resources for State Agencies and Partners](#) (current as of 9/26/2023)

DTA Online Guide: See **Appendix G** for links to the DTA’s BEACON Online Guide for this section.

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

If DTA gives you less SNAP benefits than you are supposed to get, the mistake is called an underpayment or “under-issuance.” 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, *or*
- You are entitled to higher deductions because you report a disability or turn age 60, *or*
- The Social Security Administration took your SNAP application and made an error in the information it gave DTA.

DTA must correct any under-issuance 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 SNAP benefits even if you are not on benefits anymore. [106 C.M.R. §§366.500, 366.570](#). If you or an advocate discover a mistake after your benefits have ended, you can still ask DTA for the underpaid benefits.

Example: Martha Jones reported to DTA that her rent went up in July. DTA never responded to her or acted on her report. Martha’s case closed in December, but she would have received \$75 more per month in SNAP benefits from August through December if DTA had acted on her report. DTA owes her \$375 in retroactive SNAP.

If you are owed back SNAP benefits, you can take the following steps:

- Send a letter to DTA requesting an underpayment correction (keep a copy of this letter).
- Call the DTA Assistance Line at **(877) 382-2363** and ask a DTA worker about your request for an underpayment.

If DTA approves your request for an underpayment, they will issue you the underpayment as a “related benefit.” The SNAP regulations require DTA to tell you the amount of the underpayment they will be giving you, how they calculated the amount (including any amounts DTA keeps to offset benefits

you may owe), and your right to an appeal. [106 C.M.R. § 366.530](#). DTA notices issuing an underpayment are called a “Related Benefit Notice” and do not include this level of information. You should call the DTA Assistance Line to ask for this information.

If DTA denies your request for an underpayment, they must send you a written notice. If they do not send you a written notice, you can ask for one.

You have a right to appeal any denial of a correction of an underpayment as well as appeal the amount DTA pays you. You have 90 days from the date of the underpayment denial notice from DTA to appeal. [106 C.M.R. §366.530](#), [106 C.M.R. §367.100](#). See **Question 104**.

DTA can offset any overpayments on your case with the amount of an underpayment. DTA cannot offset an overpayment with a related benefit that is applied to your case as a result of a change you report (for example, a supplemental payment for the current month). They can only offset an overpayment with SNAP that is issued to correct a past under issuance. If DTA takes a related SNAP benefit and applies it towards an overpayment, contact MLRI at info@masslegalservices.org

DTA Online Guide: See **Appendix G** for links to the DTA’s BEACON Online Guide for this section.