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Field Operations Memo 97-13B
June 5, 1997

TO: Local Office Staff
FROM: Joyce Sampson, Assistant Commissioner for Field Operations
RE: Electronic Benefit Transfer (EBT) - Mailings and Handouts

Introduction

On April 1, 1997, the Department began implementing the Electronic Benefit Transfer (EBT) system which provides access to cash benefits through automated teller machines (ATMs) and access to cash and/or food stamp benefits at point-of-sale (POS) terminals. While providing direct access to benefits, this new system eliminates the potential of having checks or ATPs lost or stolen.

Implementation of the new system is occurring in four phases. The Phase I and II of the statewide implementation are under way, with Phase III beginning in August 1997 and Phase IV scheduled to follow in October 1997.

Staff in local offices not currently part of the implementation project must understand EBT procedures, advise recipients moving into an EBT region about the new benefit delivery system and know what actions were taken when the recipient moved from an EBT office to a nonEBT office. EBT procedures were issued to all staff in Field Operations Memos 97-13, 97-13A and 97-17.

This memo contains information on all EBT mailings, some of which have been modified since the Phase I and II mailings. When Phase IV is implemented, you will receive a schedule of the mailings for that phase. Detailed information on mailings will be provided only if the information about the mailing(s) has changed. The detailed information on the mailings has been provided in Field Operations Memos 97-13 and 97-13A.

EBT is being implemented on a regional basis. The schedule is as follows:

Phase	Local Offices Implementing EBT			EBT Start Date
I	Barnstable Brockton Fall River	Falmouth New Bedford Orleans	Plymouth Taunton Wareham	4/1/97
II	Bowdoin Park Davis Square Framingham Newmarket Square	Grove Hall Quincy Revere Newmarket Sq.	Roslindale Waltham Woburn Homeless Unit	6/1/97
III	Fitchburg Haverhill Lawrence	Lowell Malden Milford	North Shore Southbridge Worcester	8/1/97
IV	Athol Greenfield Holyoke Springfield North	Nantucket North Adams Northampton Springfield South	Oak Bluffs Pittsfield Westfield	10/1/97

Note: Cases in the Quincy Centralized Unit, the Boston Family Housing Unit and the regional SSI/FS offices will be transitioned to EBT when EBT is implemented in the local office responsible for the ZIP code where the recipient lives.

* This memo contains dates for mailings for Phase III.

EBT Recipient Mailings

Prior to the implementation of each phase, a series of mailings will be sent to active cash and/or food stamp recipients in categories 2, 4 and 9. The mailings will introduce the EBT process to the recipients in the designated local offices that are scheduled for the next EBT implementation and provide information to assist them during the transition period.

- **Attachments A and B - Phase III mailing scheduled for June 9, 1997.**
- **Attachment C - Phase III mailing scheduled for June 11, 16 and 21, 1997.**
This notice is mailed to recipients who currently lack a Mass EBT card, excluding SSI, elderly or disabled food stamp recipients. For local offices in Phase III only, when a recipient comes to the local office before 8/31/97 for the new Mass EBT card and shows his or her current valid photo-ID card, then an Image-1 form does not need to be completed. The recipient takes the valid photo-ID card to the IIS operator to get the Mass EBT card. This revision should make the EBT implementation process easier. After 8/31/97, the procedures in Field Operations Memo 97-17 for issuing a Mass EBT card must be followed.

- **Attachment D - Phase III mailing scheduled for June 23, 1997.**
- **Attachment E - Phase III mailing scheduled for June 30, 1997.**
- **Attachment F - Phase III mailing scheduled for July 7, 1997.**
As the concept of an authorized payee is new to the cash programs, workers must make sure that a recipient understands the benefits of having an authorized payee to access the EBT cash benefits on his or her behalf. While the recipient is limited to one authorized payee for withdrawing/using EBT cash benefits, the recipient may select more than one authorized representative to transact food stamp benefits. Again, make sure recipients understand the benefits of having an authorized payee or authorized representative to access the EBT cash and/or food stamp benefits on his or her behalf.

NOTE: The Department is negotiating with the EBT training contractor to provide hands-on training for recipients in the DTA local offices. If such training is arranged, local office staff will be notified.

- **Attachment G - Phase III mailing scheduled for July 14, 1997.** For Phase III, recipients active on PACES as of 7/11/97 will be assigned a PIN by the contractor. See Attachment I for further information about PIN issuance for Phase III.
- **Attachment H - Phase III mailing scheduled for July 28, 1997.**
- **Attachment I - PIN information specifically for EBT local offices in Phase III.**

A more detailed description of all the mailings can be found in Field Operations 97-13 and 97-13A.

Undeliverable Mailings

All mailings described in this memo will have a return address to the Food Stamp Management Unit (FSMU) at Central Office.

- **Returned mail containing a Valid Without Photo Mass EBT card**

FSMU will:

- remail the card to the recipient if the address on PACES has been changed; or
- list by local office the names and SSNs of recipients whose Mass EBT cards were returned; and
- send the list and the cards to the appropriate regional SSI/FS office or local office if the address on PACES has not been changed.

Upon receipt in the office, the returned Mass EBT card must be placed in a secure place pending contact from the recipient. Copies of the list are to be given to the workers for informational purposes.

- If the recipient contacts the worker and provides proof of current address, the Mass EBT card may be remailed or the recipient may pick it up at the local office.
- If the recipient does not contact the worker by the 20th of the month of EBT implementation, then:
 - the worker notifies the director/designee to have the Mass EBT card destroyed;
 - the worker proceeds with closing the case by completing a PID with action reason 54.
- Returned mail containing a PIN

FSMU will:

- list by local office the names and addresses of recipients whose PINs were returned; and
- send the list and the unopened envelopes with the PINs to the director/designee for the local office or regional SSI/FS office responsible for that address.

Upon receipt in the local office, the director/designee ensures that the unopened envelopes with PINs are placed in a secure area, as with any other negotiables. Copies of the list are to be given to the workers for informational purposes.

Each worker reviews the list of returned PINS and takes the following actions:

- if a change of address has been entered onto PACES, or the recipient either contacts the worker with a change of address or reports not receiving the PIN in the mail and provides proof of current address, then the worker re-mails the PIN in the original sealed envelope to the proper address (DO NOT OPEN THE ENVELOPE), or the recipient may come to the local office to pick it up.

NOTE: A recipient may select another PIN at any time by completing the Image-1. He or she does not have to wait for the original PIN to be returned from FSMU.

- if the recipient does not contact the worker by the 20th of the month of EBT implementation, the worker will:
 - notify the director/designee to have the PIN returned to FSMU (PO Box 67, Boston) where it will be destroyed; and
 - close the case by completing a PID with action reason 54.

Once a PIN is destroyed by FSMU or the recipient forgets his or her PIN, the recipient must complete an Image-1 to get another PIN.

EBT Handout Materials for Local Offices Participating in EBT

Each local office participating in the implementation of EBT will receive a supply of:

- EBT Introductory letters similar to the systems-generated mailing of 6/9/97,
- QUEST logo cards,
- EBT Brochures,
- EBT Fact cards, and
- "EBT IS EASY" forms.

Some applicants and recipients will not receive the EBT mailings described in this memo because they were not on the recipient masterfile for that particular office at the time of the recipient selection. Examples are (1) new applicants, (2) closed cases that reopen, and (3) cases that transfer in from a local office that has not yet implemented EBT. Workers in Phase III local offices must provide applicants and recipients with copies of the EBT materials as follows:

- Between 6/9/97 and 8/1/97, **Attachment A, Handout**, an introductory handout.
- As of 7/7/97, (1) **QUEST Logo card**, (2) **EBT Brochure**, and (3) **EBT Fact Card** must be provided during the pre-implementation period and continue to be provided following the implementation of EBT.
- Between 7/7/97 and 8/29/97, **"EBT IS EASY" form**.

Workers are to provide recipients with copies of missing EBT materials as needed. An initial supply of the handouts will be sent to local offices participating in the implementation of EBT. Additional supplies may be ordered in the usual manner.

If a recipient in a local office outside the EBT implementation area is planning to move into an area on the EBT system, the worker in the nonEBT office must inform the recipient about EBT and instruct him or her to go to the new local office to get a Mass EBT card and a PIN before the next cash and/or food stamp benefit is due.

EBT Exceptions

Although recipients in category 4 residing in rest homes, institutions or drug/alcohol treatment centers (program code C, E, F or G) will continue to receive their cash benefits in the form of a check, they must use their Mass EBT card to access their EBT food stamp benefits.

Questions

Recipients with questions about:

- the EBT process or experiencing difficulties, such as misdispense problems, can request assistance by calling the EBT Customer Service at **1-800-997-2555**;
- using the Mass EBT card, can request assistance by calling EBT Training at **1-888-551-6773 (TDD number is 1-888-551-4833)**.

If you have any questions, please have your Hotline designee call the Policy Hotline at (617) 348-8478.

6/11/97

Dear Recipient,

The Department of Transitional Assistance is changing the way you receive your AFDC, TAFDC or EAEDC cash and/or food stamp benefits. Beginning in August 1997, instead of getting a check and/or food stamp ATP in the mail, you will get your money in the same way you would get money from a bank cash machine (ATM), with a bank card. If you receive food stamps, you will also use a card where you buy food. The new way of getting your benefits is called Electronic Benefit Transfer (EBT) and the new Photo-ID card is called a Mass EBT card.

If you get SSI checks, you will continue to get your SSI check as you always do on the first of each month. Only your food stamp benefits will be through the new EBT method. The Mass EBT card and a Personal Identification Number (PIN) will be mailed to food stamp recipients who also get SSI checks, or are elderly or disabled.

If you are currently receiving your AFDC, TAFDC or EAEDC cash benefits by direct deposit into your personal account, you will continue to do so. If you have a bank account and want to go on direct deposit, talk to your worker. You will still need your Mass EBT card to get your food stamp benefits even if you are on direct deposit.

You will use the Mass EBT card to access your cash and/or food stamp benefits wherever you see the QUEST logo. You may also use your Mass EBT card to access cash wherever you see the NYCE logo.

You may want another person, such as a relative or a friend, to get your EBT cash benefits for you or to get your EBT food stamp benefits for you. This person is called an authorized payee or an authorized representative. You decide if you want someone to act on your behalf as your authorized payee or authorized representative. Call your worker, who will explain what you must do to have an authorized payee or authorized representative.

If you already have your Mass EBT card, you will soon receive your Personal Identification Number (PIN) in the mail. Otherwise, you will choose a PIN when you get your new card. Your Mass EBT card and PIN will make it easier, safer, and more secure for you to receive your benefits. You will receive other mailings that will explain the EBT process in more detail and give you information about training that will be offered.



Commonwealth of Massachusetts
Department of Transitional Assistance

Attachment A - Handout

Dear Applicant,

The Department of Transitional Assistance is changing the way it delivers cash and/or food stamp benefits. Beginning in August 1997, instead of getting a check and/or food stamp ATP in the mail, you will get money in the same way you would get money from a bank cash machine (ATM), with a bank card. If you receive food stamps, you will also use a card where you buy food. This new way of getting benefits is called Electronic Benefit Transfer (EBT). The Photo-ID card is called a Mass EBT card. If you are determined eligible to receive cash and/or food stamp benefits, you will need to get a Mass EBT card to be able to get your benefits. Your worker will help you get the Mass EBT card.

If you get SSI checks, you will continue to get your SSI check as you always do on the first of each month. Only your food stamp benefits will be through the new EBT method.

If you have a bank account, you can receive your cash benefits by direct deposit into your personal account. If you have a bank account and want to go on direct deposit, talk to your worker. You will still need your EBT card to get your food stamp benefits even if you are on direct deposit for your cash benefits.

You can use the Mass EBT card to access your cash and/or food stamp benefits wherever you see the QUEST logo. You may also use your Mass EBT card to access cash wherever you see the NYCE logo.

You may want another person, such as a relative or a friend, to get your EBT cash benefits for you or to get your EBT food stamp benefits for you. This person is called an authorized payee or an authorized representative. You decide if you want someone to act on your behalf as your authorized payee or authorized representative. Call your worker, who will explain what you must do to have an authorized payee or authorized representative.

The new way of getting benefits is better because: (1) you won't have to wait for the mail; (2) you don't have to worry about checks or food stamp ATPs getting lost or stolen; and (3) you will be able to withdraw the amount of your benefits that you want, when you want them.

When you receive your Mass EBT card, you will choose your Personal Identification Number (PIN). Your Mass EBT card and PIN will make it easier, safer and more secure for you to access your benefits. If you have any questions about EBT, you can talk to a worker or call 1-888-551-6773 for more details and information about training that will be offered.

It is very important that you read all materials concerning EBT.

EBT-Handout-1B (6/97)

16-021-0697-05



Commonwealth of Massachusetts
Department of Transitional Assistance

Estimado(a) Solicitante:

El Departamento de Asistencia Transicional esta cambiando la manera en que entregue el dinero en efectivo y/o los beneficios de cupones de alimentos. A partir de agosto de 1997, en lugar de recibir un cheque y/o un ATP de cupones de alimentos en el correo, usted obtendra su dinero de la mismo formo como lo obtiene de un cajero automatico (ATM), con una tarjeta bancaria. Si usted recibe cupones de alimentos, tambien usara una tarjeta en los establecimientos donde compra sus comestibles. Esta nueva manera de obtener sus beneficios se llama Transferencia Electrónica de Beneficios (EBT). La nueva tarjeta de identificacion con fotografia se le conoce con el nombre de Mass EBT. Si usted esta determinado a ser eligible a recibir dinero en efectivo y/o beneficios de cupones de alimentos, necesitara obtener su tarjeta Mass EBT, ya que sin esta no podra tener acceso a sus beneficios. Su trabajador le ayudara obtener su tarjeta Mass EBT.

Si usted recibe cheques de Suplemento de Ingreso de Seguro (SSI), los seguirá recibiendo de la manera habitual: el primero día de cada mes. Sus beneficios en cupones de alimentos se entregarán ahora por medio del nuevo método de EBT.

Si usted tiene una cuenta bancaria, podria recibir sus beneficios mediante deposito directo en su cuenta personal. Si usted tiene una cuenta bancario y le gustaria que se le depositaran los beneficios directamente a su cuenta, hable con su trabajador. Aun cuando recibos sus beneficios mediante deposito directo por sus dinero en efectivo, usted necesitara su tarjeta de EBT a fin de obtener sus beneficios en cupones de alimentos.

Usted podra tener acceso a sus beneficios de dinero en efectivo o en cupones de alimentos con su tarjeta de EBT, en cualquier lugar que exhiba el simbolo grafico de QUEST. Tambien podra tener acceso a sus beneficios en dinero en efectivo en todos los sitios que exhiban el simbolo grafico de NYCE.

Quizás desee que otra persona, como un familiar o amigo, obtenga sus beneficios en efectivo o en cupones de alimentos de EBT en su nombre. Esta persona se llama beneficiario de pago autorizado o representante autorizado. Usted decide si desea que alguien actúe en su nombre como beneficiario de pago autorizado o representante autorizado. Comuníquese con su trabajador, quien le explicará qué debe hacer para nombrar a un beneficiario de pago autorizado o un representante autorizado.

Esta nueva manera de obtener sus beneficios es mas convenientes porque: (1) usted no tendra que esperar por el correo; (2) ya no tendra que preocuparse de que los cheques o los ATP de cupones de alimentos sean robados o extraviados; y (3) usted podra retirar la cantidad de beneficios que quiera, en cualquier momento que desee.

Cuando usted recibe su tarjeta Mass EBT, usted podra escoger su numero de identificacion personal (PIN). Su tarjeta Mass EBT y el numero de identificacion personal haran que sea mas conveniente y mas seguro para usted ganar acceso a sus beneficios. Si tiene preguntas sobre Mass EBT, puede hablar con un trabajador o llama 1-888-551-6773 para mas detalles e informacion acerca de cursos de capacitacion que se iran a ofrecer.

Es indispensable que usted lea toda la documentacion referente al sistema de EBT.

Use your Mass EBT card to get your cash and/or food stamp benefits wherever you see the *QUEST* logo.



Use su tarjeta Mass EBT para obtener sus beneficios en dinero en efectivo y/o de cupones de alimentos en todos los lugares que vea el símbolo gráfico de *QUEST*.

**Commonwealth of Massachusetts - Department of Transitional Assistance
Electronic Benefit Transfer (EBT) Notice**

Dear Recipient,

Recently you were sent a letter telling you about the new way to get your cash benefits and/or food stamp benefits called Electronic Benefit Transfer (EBT). Starting in August 1997, the new photo-ID card called a **Mass EBT card** must be used for you to get your cash benefits at a bank ATM machine or grocery store and/or your food stamp benefits at a grocery store. The Department's records show that you do not have a **Mass EBT card**.

You must contact your local Department of Transitional Assistance (DTA) office as soon as possible to get a **Mass EBT card**. Remember, starting in August you must have the **Mass EBT card** to get your cash benefits and food stamp benefits.

You may want another person, such as a relative or a friend, to get your EBT cash benefits for you. This person is called an authorized payee. You may also want the same person or a different person to get your EBT food stamp benefits for you. This person is called an authorized representative. Ask your worker to explain what you must do to have an authorized payee or authorized representative.

Watch your mail for the next EBT mailing that will be coming soon.

EBT-MAILING-2A

**Commonwealth of Massachusetts - Department of Transitional Assistance
Electronic Benefit Transfer (EBT) Notice**

Dear Recipient,

Recently you were sent a letter telling you about the new way to get your food stamp benefits called Electronic Benefit Transfer (EBT).

You will be getting your Mass EBT card in the mail during the first two weeks of July. If you do not get your card by 7/14/97, please call your local office. You will use this card to access your EBT food stamp benefits starting in August 1997.

You may want another person, such as a relative or a friend, to get your EBT food stamp benefits for you. This person is called an authorized representative. All authorized representatives must have their own Mass EBT card. Ask your worker to explain what you must do to have an authorized representative; or if you now have an authorized representative who cashes your ATP, how to get a new Mass EBT card for that person.

EBT-MAILING-2B

Attachment - E

**Commonwealth of Massachusetts - Department of Transitional Assistance
Electronic Benefit Transfer (EBT) Notice
Mass EBT Card Carrier**

Enclosed is your new Department of Transitional Assistance Mass EBT card.

- ▶ Sign the back of this card immediately.
- ▶ This card can be used to cash your current food stamp ATP.
- ▶ This is the card you will use to access your food stamp benefits by EBT.
- ▶ Mail your old Department of Transitional Assistance/Public Welfare ID card to the address on the back of that card.

You will soon get training materials in the mail telling you how to use your new Mass EBT card to access your EBT food stamp benefits.

EBT IS EASY

Beginning August 1997, the Department of Transitional Assistance will no longer issue cash benefits in the form of checks and food stamp benefits in the form of ATPs. You will access your cash and/or food stamp benefits by using your Mass EBT card. If you are on direct deposit, your cash benefits will continue to be deposited into your bank account.

If you get SSI checks, you will continue to get your SSI check as you always do. Only your food stamp benefits will be through the new EBT method. A Personal Identification Number (PIN) will be mailed to you within the next two weeks. You will use the PIN with your Mass EBT card.

If you receive cash benefits and need someone to get your benefits for you because you are unable to get them, you can make this person your **Authorized Payee**. If you receive food stamp benefits and need someone to get your benefits for you because you are unable to get them, you can make this person your **Authorized Representative**. Your Authorized Payee and/or your Authorized Representative must obtain a Mass EBT card to access your benefits.

Enclosed are the **EBT Brochure** and the **EBT Fact Card**. Read them carefully. They have important information for you about how and where to use your Mass EBT Card. The **EBT Fact Card** can be carried in your wallet with your Mass EBT card and has the "toll-free" Customer Service number to call for easy reference.

If after reading the **EBT Brochure** and the **EBT Fact Card** you still have questions about using your Mass EBT card, you can call 1-888-551-6773 for information. These telephone lines are staffed by specially trained operators who will explain how to use the Mass EBT card at bank Automatic Teller Machines (ATMs) and Point of Sale (POS) machines in grocery stores.

The Department has set up training sites for you if you need hands-on training. Since you will be busy during the training, we suggest that you do not bring your children with you and that you arrange for someone to watch them. Please call 1-888-551-6773 for the EBT training site nearest you.

Watch your mail for the next EBT mailing that will be coming soon.

Attachment - G

Commonwealth of Massachusetts - Department of Transitional Assistance

HERE IS YOUR PERSONAL IDENTIFICATION NUMBER (PIN)

This is the number you will use with your Mass EBT card to access your cash and/or food stamp benefits. Please memorize your PIN and destroy this form.

DO NOT write your PIN on your card or anywhere else. **DO NOT** tell anyone your PIN. **XXXX**

This mailing is sent to recipients in 14 languages:

English	Spanish	French	Italian	Haitian-Creole
Armenian	Croatian	Greek	Polish	Vietnamese
Laotian	Chinese	Russian	Khmer/Cambodian	

Attachment - H

Dear Recipient,

This is a reminder to you that starting in **August 1997** the Department of Transitional Assistance will no longer mail AFDC, TAFDC or EAEDC checks for cash benefits, or ATPs for food stamp benefits. EBT will not change the dates on which you get your AFDC, TAFDC, or EAEDC benefits. If you get an SSI check, you will continue to get your SSI check as you always do.

Beginning in **August**, you must use your **Mass EBT card** to access your cash and/or food stamp benefits wherever you see the *QUEST* logo displayed. You can also use your Mass EBT card to access your cash benefits wherever you see the *NYCE* logo displayed.

If you are currently receiving your cash benefits by direct deposit into your personal account, you will continue to do so. If you have an account and want to go on direct deposit, talk to your worker. You will still need your Mass EBT card to access your food stamp benefits.

If you have any questions about EBT call 1-888-551-6773.

EBT-Mailing-6

PIN information specifically for EBT local offices in EBT Phase III:

This section contains important dates related to PIN issuance for Phase III . When the final phase of EBT is implemented, workers will be informed of the unique dates for that phase.

- 1) All cash and food stamp recipients in Phase III EBT local offices active on PACES as of 7/11/97 will be assigned a PIN by the EBT contractor. These PINs will be mailed to Phase III recipients on 7/14/97.

If a recipient comes to a Phase III EBT local office on or after 7/14/97 and wants to choose his or her own PIN, the PIN selected at the local office will override any PIN assigned by the contractor. Be sure to tell the recipient to throw away the PIN he or she will be receiving in the mail.

- 2) If a cash or food stamp recipient was not active on PACES on 7/11/97 in a Phase III EBT local office, he or she must come to the local office to complete the Image-1 form to select a PIN. This includes individuals applying for benefits, reapplying for benefits, and those being transferred from a nonEBT local office. Applicants and reapplicants will get the Mass EBT card and select their PIN as part of the application activities. Workers should monitor transfer-in cases making sure the recipient comes to the new office to complete the form for the PIN and Mass EBT card.
- 3) SSI/FS individuals or elderly or disabled food stamp recipients active on PACES as of 6/6/97 and residing in an area in a Phase III EBT local office will be assigned a PIN by the EBT contractor. These PINs will be mailed to the recipients during the first two weeks in July 1997.
- 4) For the SSI/FS recipient or elderly or disabled food stamp recipient not active on PACES on 6/6/97 and residing in an area in a Phase III EBT local office the worker faxes a copy of the Image-1, completed to get the Mass EBT card, to the Food Stamp Management Unit for the PIN. The PIN will be mailed to the food stamp recipient.
- 5) An authorized representative or an authorized payee must wait until 7/14/97 or later to get a PIN at a Phase III EBT local office.