

- The first card must be activated prior to use.
- When the benefits will be available in the account

NOTE: The Worker must determine if there is an existing EBT account and reactivate expunged accounts. He must also inform the client of the availability date of any balance remaining in the account.

- The importance of choosing an authorized cardholder who can also access the EBT account

NOTE: For EBT, the AG may have an authorized cardholder to spend benefits from the AG's EBT account. There is not a separate case or EBT account, but the authorized cardholder has a separate EBT card with his own Personal Identification Number (PIN) and uses the card to spend benefits from the AG's EBT account in the same manner as the AG's payee. The authorized cardholder, authorized representative and the information provider may be the same or different individuals, at the discretion of the AG's payee. See Who Must Be Interviewed above or The Benefit below in this Section.

- Services which are available by calling the EBT Helpline and using either the Interactive Voice Response Unit (IVRU) or speaking with a Customer Service Representative (CSR). These services include, but are not limited to, activation of a new card, deactivating a lost/stolen/damaged EBT card, obtaining a new or different PIN, cancellation of an authorized cardholder or checking an account balance.

H. DUE DATE OF ADDITIONAL INFORMATION

Additional information is due **10** days from the date of the DFA-6 or verification checklist.

I. AGENCY TIME LIMITS

Data system action must be taken and, if eligible, the client must receive his first SNAP benefits within 30 days of the date of application, unless Expedited Service applies. See Expedited Processing below. The Worker must take action to approve all eligible applications as soon as possible. When the application must be denied because the client has not responded to a DFA-6 or verification checklist within **10** days, the Worker must wait until **after** the **10th** day **but no later than the 31st day** to deny the application.

J. AGENCY DELAYS

If, because of an agency error, an application has not been acted on within the required time limit, corrective action must be taken immediately.

It is a requirement that the DFA-6 or verification checklist be given to applicants no later than **10** days after the date of application, if one is required. If the agency failed to request the necessary verification, the Worker must immediately send an DFA-6 or verification checklist to the applicant and note that the application is pending. When the information is received, benefits are retroactive to the date of application.

If the agency failed to act promptly on the information already received, benefits are retroactive to the date eligibility would have been established had the agency acted in a timely manner. See Section 6.2 for notification requirements.

EXAMPLE: Application was made November 2. The pending information was received November 17, but the Worker overlooked the application until December 17. It was processed on December 17 when the Worker discovered the error. The client was found eligible. The client is issued benefits retroactive to November 2.

K. PAYEE

The term payee identifies the person to whom benefits are issued.

For EBT purposes, certain information about the RAPIDS primary person is sent automatically to the EBT vendor in what is called a demographic record. This information is used to set up the EBT account, mail the EBT card and to identify the payee and authorized cardholders for security card replacement procedures. The card is sent to the primary person. A primary person who is not a payee can be issued an EBT card as an authorized cardholder, if so designated by the payee. See The Benefit below.

L. REPAYMENT AND PENALTIES

1. Repayment

When there is an outstanding claim, RAPIDS automatically initiates repayment upon approval. See Chapter 20.

2. Penalties

Individuals who have not complied with a SNAP work requirement may be ineligible for a specified time. The Worker must determine if any AG member is still subject to a penalty. See Chapter 13.

Individuals who have committed an Intentional Program Violation (IPV) are ineligible for a specified time, determined by the number of previous IPV disqualifications. See Chapter 20.

The Worker must determine if any member(s) of the applicant AG has been disqualified and the length of the disqualification period.

M. BEGINNING DATE OF ELIGIBILITY

The beginning date of eligibility is the date of application when all eligibility criteria are met within 30 days of the date of application or the date that a signed signature page from inROADS is received. Benefits for the initial month are prorated from the date of application, over the number of days remaining in the month. Initial month means the first month following any period of time in which the AG was not participating.

If the AG fails to provide the information requested on a DFA-6, verification checklist, an electronic signature or a signed signature page from inROADS, within the 30-day **processing** time limit, but provides it within 60 days of the original application date, the date of eligibility is the date the information was provided. See Application Forms in this section. This only applies at application. See Application/Redetermination Variations in this Section for redetermination time frames.

EXCEPTION: For migrant and seasonal farm workers, the initial month is the first month following any break in certification of more than 30 days.

If an AG applies in WV, but received SNAP benefits for the same month in another state, the beginning date of eligibility is the first day of the month following the last month of receipt from the other state.

N. REDETERMINATION SCHEDULE

The client's certification period must be the longest possible period, but must not exceed 24 months for AG's in which all adult members are elderly or disabled with no earned income or only excluded earned income or 6 months for all other AG's.

All SNAP AG's must receive a notice of expiration of the certification period. For cases certified for more than one month, the notice must be received in the month prior to the last month of certification.

The local office has the following options in scheduling redetermination interviews:

- Schedule an interview by sending an appointment letter to each AG to be redetermined.

The appointment may be scheduled anytime during the last month of certification. However, if the client's appointment is scheduled after the 15th, he may request and must be granted an appointment for the 15th or earlier. The client must be given 15 days from the date of the appointment letter before any penalties are applied for failure to keep the appointment.

- Redeterminations for pure SSI AG's may be initiated by SSA staff and completed by the Worker. The AG is notified of this service by form ES-FS-3. See Special Considerations below.

3. Completion

A SNAP redetermination is a reapplication for benefits. Under no circumstances are benefits continued past the month of redetermination, unless a redetermination is completed and the client is found eligible.

If the recipient is no longer eligible, the SNAP AG is closed.

Clients who reapply in a timely manner, complete the interview and provide requested verification within the Worker's deadline must receive uninterrupted benefits or have lost benefits restored if the Department's delays cause benefits to be interrupted. The client does not lose the right

3. Electronic Benefits Transfer (EBT)

Beginning October 1, 2002, current and new recipients of SNAP benefits receive an EBT card, known as the Mountain State card, to access SNAP benefits. The benefits are deposited into an EBT account and accessed by using the EBT card and a Personal Identification Number (PIN), similar to a personal debit or ATM card. The following outlines procedures which are specific to EBT. Additional information about how EBT affects other policy and procedures is found in specific Manual sections which apply.

a. EBT Definitions and Terminology

The following is a list of commonly used terms or acronyms associated with EBT.

Administrative Terminal - EBT vendor system used to inquire into EBT account information, reactivate expunged accounts, deactivate EBT cards and, in some instances, make changes to the EBT account.

IVRU - Interactive Voice Response Unit also referred to as EBT Helpline. The EBT vendor operates the IVRU 7 days a week, 24 hours a day. Functions of the IVRU include, but are not limited to, account balance inquiries, card activation and PIN changes.

Authorized Cardholder - An individual, who, in addition to the payee, may be issued an EBT card and access an EBT account.

CSR - Customer Service Representative for the EBT vendor who is reached through the IVRU toll-free number also referred to as the EBT Helpline. This person has the ability to replace or deactivate lost, stolen or damaged cards and to file a claim on behalf of a client regarding transactions.

Demographic Information - Identifying information about the AG's primary person which is sent to the EBT vendor in order to set up an EBT account and mail the EBT card. This includes the name, SSN and date of birth of the AG's primary person and the payee's address.

All cards are mailed to the payee following the address hierarchy in RAPIDS. See the RAPIDS User Guide. See Effect on Card Distribution of Legal Guardian or Protective Payee Coded in RAPIDS below when the AG has a legal guardian or protective payee coded in RAPIDS. This includes the card(s) for any additional authorized cardholder(s). It is the responsibility of the payee to distribute the cards to any other cardholder(s).

(2) Effect on Card Distribution of Legal Guardian or Protective Payee Coded in RAPIDS

When the Worker indicates in RAPIDS that the AG has a legal guardian or protective payee, all cards are mailed to the address of that individual. Current policy contains no reference to a specified legal guardian as a payee. Any other representative or protective payee is indicated in RAPIDS as a protective payee.

(3) Authorized Cardholder

The AG may designate an additional individual(s) as an authorized cardholder for EBT. The authorized cardholder has his own card and PIN and accesses the EBT account for the specified benefit(s) without restriction. For this reason, , the choice of an authorized cardholder and its importance must be stressed with the applicant or recipient. The authorized cardholder is designated, changed or removed on RAPIDS screen AIRQ.

NOTE: When the individual designated as primary person for the AG has a legal guardian or protective payee coded in RAPIDS, the card for the AG is mailed to that person. In this situation, if the primary person or other individual must have a card, the information must be entered on screen AIRQ as an authorized cardholder. All cards are mailed to the address of the legal guardian or protective payee.

Only one authorized cardholder may be selected for SNAP benefits.

If the AG receives both SNAP benefits and cash assistance, they may select one authorized cardholder for each benefit. The maximum number of cards issued for any case is 3.