

Part 4 Getting and Using Food Stamps

59 How do you get food stamps?

Food stamp benefits are not really “stamps.” Instead, your food stamp benefits are kept in a special account for you until you want to use them at the store. You get your food stamp benefits with your Benefit 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 Benefit Access card and PIN

DTA will issue you a Benefit Access card. 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.

Applicants who do not have to go the local DTA office for an interview—including people receiving food stamps through Bay State CAP—can get their Benefit Access card and PIN by mail. 106 C.M.R. § 364.910(D)(3). DTA will automatically assign a PIN. But you can change your PIN at the local office and should soon be able to change your PIN by telephone.

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

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How to use your Benefit Access card

- Before you shop, check your last receipt to find out how much food stamp 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 benefits.
- Always **check your receipt** to be sure that the amount on the Benefit 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.
- 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 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 Benefit Access card to buy food. There is no charge for using the Benefit Access card for food stamps. (DTA does charge a fee to use the card for more than two cash assistance transactions a month).

If you have not used the food stamp benefits in your account for more than 270 days, DTA will “purge” your account and prevent you from getting them. 106 C.M.R. §§ 364.900(E).

Advocacy Reminders:

- ✓ If you wish, you can pick someone else to buy food for you with your Benefit 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 Benefit Access cards—one for you and one for your authorized representative. An authorized representative has access to all your food stamps, so be sure you trust the person you pick. 106 C.M.R. §§ 361.300-361.370. See also BEACON User’s Guide, Chapter XVI-C-9-11.
- ✓ If you have problems with accessing your food stamps, 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 Benefit 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.

60 When will you get your food stamp benefits?

Your food stamp benefits are put in your Benefit 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	Food Stamp 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 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 8th of the month, and your food stamp month for March is from March 8 through April 7.

61 What can you buy with food stamps?

You can buy any edible food except alcohol, pet food, or toothpaste. You can also buy seeds and plants to grow food. 106 C.M.R. § 360.100. You do not need to have cooking facilities to get food stamps.

You may be able to use your food stamps 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.

Advocacy Reminder:

- ✓ You cannot use food stamps 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 51**.

62 What if your Benefit Access card is lost or stolen, or your food gets destroyed?

To report a lost or stolen Benefit Access card, call EBT Customer Service at 800-997-2555. DTA will replace your card, but DTA will not replace any food stamp 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 stamps is destroyed in a fire or other household or natural disaster, DTA may give you replacement benefits, 106 C.M.R. § 364.900(C), but only twice in a six-month period.

63 What if you are a victim of a natural or other disaster?

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 stamps 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 already to qualify. If you are already getting food stamps and you suffer a disaster, you can get a second allotment of

food stamps because of the disaster. If eligible, you will receive the maximum food stamp allotment for one month regardless of your income. 106 C.M.R. § 366.620.

64 What if DTA makes a mistake and owes you money?

If DTA gives you less food stamps 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 stamps even if you are not on food stamps 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, 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 74**.

Sometimes the store will make a mistake by taking money out of your Benefit 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 stamps credited back to your account. You may be able to get your food stamps 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.

