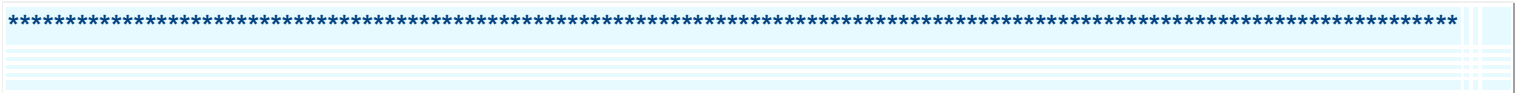


Department of Social and Health Services
Community Services Division
EA-Z Manual

Revision: #1283
Category: Replacement
Issued: 6/28/2024
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Summary

Updated EA-Z Manual to include replacement of cash benefits stolen July 1, 2024 or later by skimming, cloning or other fraudulent methods.



Replacement

Revised ~~August 23, 2023~~ June 28, 2024

Purpose:

WAC 388-412-0040 Can I get my benefits replaced?

- [Worker Responsibilities](#)

Worker Responsibilities - WAC 388-412-0040

1. **When a client reports the loss of *benefits* from their *EBT* account:**

- a. Review the client's EBT account to verify ~~that~~ benefits were issued;
- b. Determine if we can replace this type of loss;
 - i. Loss due to administrative error;
 - ii. Food purchase with Basic Food benefits destroyed in a household disaster or misfortune;
 - iii. Food destroyed in a federally declared disaster when the food was purchased with Basic Food benefits: (See [DISASTER SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM \(D-SNAP\)](#))
 - iv. Food and cash benefits stolen via card skimming, card cloning and other similar fraudulent methods.

2. Loss due to administrative error:

- a. If the department makes an error that causes a loss of benefits to the client such as linking a Quest card to another client's account, we replace those lost benefits.
 - b. Eligibility staff will initiate the replacement in Barcode.
- c. EBT staff will take the steps necessary to replace the benefits and can help identify who incorrectly used the benefits.

3. Replacement of Electronic Funds Transfer (EFT) for cash benefits:

- a. When a client reports they didn't get a deposit of cash benefits in an account, tell the client to call the Direct Deposit Input Unit at 1-888-235-2954.
- b. Do not take any further actions or replace the cash benefits unless the EFT Manager notifies you.

4. Food destroyed in a household disaster or misfortune when the food was purchased with Basic Food benefits:

- a. A household disaster or misfortune includes events such as a house fire, long-term power outage (4 hours or greater), flood, other weather-related mishaps, ~~or~~ refrigerator/freezer breakdown, or Public Service Power Shutoff (PSPS) caused by reasons beyond the client's control.

EXAMPLE 1: A wind storm caused the client to lose power for several days. Basic Food benefits can be replaced in this situation.

EXAMPLE 2: The client lost power for several days because they failed to pay their ir electricity bill. Basic Food benefits are **not able to be** replaced in this situation.

- b. Food replaced due to a household disaster or misfortune **does not** require the federal government to declare a portion of the state as a disaster area.
- c. When a client requests replacement of food that was destroyed in a household disaster or misfortune:

- i. Determine if the client reported the loss within 10 days of the household disaster;
- ii. Verify the disaster or misfortune through a collateral contact such as the fire or police departments, utility companies, local media, the Red Cross, an insurance agent, or home visit;
- iii. Replace the amount of food ~~that was~~ destroyed **up to the amount of the household's monthly allotment**. Use the client's statement when considering the amount of benefits to replace. If the client's statement is questionable, consider when the client received benefits, when the food was destroyed, and the day of the month of the disaster;
- iv. Document the replacement in the narrative.
 - A. **Note:** We can only replace the value of the amount of food lost in a household disaster, up to the household's **monthly allotment**. We **do not** replace food benefits more than the amount:
 - Lost in the household disaster; or
 - Issued to the household

~~5.—Food and cash benefits stolen via card skimming, card cloning and other similar fraudulent methods: Eligibility staff will deny a claim request in the following circumstances (EBT Headquarters will provide an explanation for denials that are not listed):~~

5.

Congress passed the Consolidated Appropriations Act, 2023, which allows state agencies to use federal funds to replace SNAP benefits stolen between October 1, 2022, and September 30, 2024 via card skimming, card cloning, and other similar methods. Some provisions apply.

The department also received state funds to replace TANF, SFA, RCA, PWA and ABD cash benefits stolen July 1, 2024, or later via card skimming, card cloning, and other similar methods.

1. Eligibility staff will deny a claim request in the following circumstances (EBT Headquarters will provide an explanation for denials that are not listed):
 - a. The EBT card was given to someone else to use,
 - b. The client withdrew the replacement request,
 - c. The client stated the EBT card wasn't in their possession when benefits were stolen via skimming, cloning or similar fraudulent activity,
 - d. The claim of theft doesn't fall into the allowable replacement timeframe ~~of October 1, 2022 through September 30, 2024,~~
 - e. The report of theft was more than 30 days after the household discovered it,

- f. The submitted 'DSHS Claim of Stolen EBT Benefits' form was missing information that wasn't received within 10 days the claim was filed, or
 - g. Food only: The request for retroactive replacement of benefits stolen prior to August 23, 2023 was reported after October 22, 2023.
 - g.h. Cash only: Funding for cash replacements has been exhausted or is no longer authorized.
- 2. Eligibility staff will forward completed claim forms to EBT headquarters (HQ) staff for validation when client circumstances **do not** meet the above criteria.
- 3. EBT HQ will validate the claim and inform eligibility staff to either deny or issue replacements. EBT HQ staff will inform eligibility staff of the replacement amount via a tickle.
- 4. Eligibility staff will issue replacements within 14 days of receiving the tickle from EBT HQ.
- 5. When EBT benefits have been stolen via skimming, cloning or similar fraudulent activity: mark the cards as compromised and advise clients ~~that~~ they must get a new pin before benefits can be replaced. Victimized clients will need to establish a new PIN upon benefit replacement, and will be encouraged to replace their EBT cards to prevent future fraud.

Clarifying Information - WAC 388-412-0040

Benefits stolen via card skimming, card cloning and other similar fraudulent methods

- ~~1. If food benefits were stolen between October 1, 2022 and August 22, 2023; the Head of Household has until October 22, 2023 to submit a claim.~~
- 1. If food benefits were stolen on or after August 23, 2023, the head of household must submit the claim within 30 days of discovering the loss.
- 2. If cash benefits were stolen on or after July 1, 2024, the head of household must submit the claim within 30 days of discovering the loss.
- 3. An authorized representative can request replacements and complete the attestation or the DSHS Claim of Stolen Benefits form **only** when there is a power of attorney or legal guardianship on file.
- 4. The head of household can submit a claim by completing an attestation over the phone or by completing the 'DSHS Claim of Stolen EBT Benefits' form. For claims received via:
 - a. Phone:
 - i. Telephonic signatures are accepted for attestations ~~that are~~ received via inbound or outbound calls.

- ii. To ensure ~~that~~ reported information has been captured correctly; a 'DSHS Claim of Stolen EBT Benefits Interactive Confirmation' form will be sent after the attestation has been completed.
 - b. In-person: After completion, offer the client a copy of their signed 'DSHS Claim of Stolen EBT Benefits' form.
 - c. Electronic Case Record: CSD eligibility staff will only process claims for CSD clients. See subsection 76 of this section for directions on HCS and DDA clients.
5. If the client withdraws the request for replacement before the attestation is completed or before signing; then we won't consider it a valid claim. The worker will document the interaction in the narrative.
6. 'DSHS Claim of Stolen EBT Benefits: ~~Food~~' forms:
 - a. Must be signed by the head of household.
 - b. Can be submitted in person, by mail, fax, MyDocs or drop box.
 - c. Will not be valid if information is missing that eligibility staff cannot verify. If information is missing from the form, the eligibility worker will attempt to obtain the information by calling the client and/or using barcode transaction history. If the information cannot be obtained, a general correspondence letter will be sent giving the client 10 days to provide the missing information.
 - e.d. Previous versions of the DSHS Claim of Stolen EBT Benefits form must be accepted as long as the form is completed and signed.
7. Home and Community Services (HCS) and Developmental Disabilities Administration (DDA) will process claims for their clients. HCS and DDA clients can submit a claim by contacting:
 - a. Home and Community Services (HCS)
 - i. Visit the local HCS office during normal business hours,
 - ii. Call the assigned Public Benefit Specialist
 - iii. Complete, sign, and return the DSHS Claim of Stolen EBT Benefits: ~~Food~~ form (DSHS 27-221~~DSHS 27-225~~) by:
 - A. Mail to P.O. Box 45826, Olympia, WA 98504 or
 - B. Fax to 855-635-8305.
 - b. Developmental Disabilities Administration (DDA)
 - i. Call DDA at 855-873-0642
 - ii. Complete, sign, and return the DSHS Claim of Stolen EBT Benefits: ~~Food~~ (DSHS 27-221~~DSHS 27-225~~) form by:
 - A. Mail to P.O. Box 45826 Olympia, WA 98504 or
 - B. Fax to 855-635-8305.

8. The Washington State Working Family Support – WFS is not eligible for replacement if stolen via skimming, cloning or another fraudulent method.

9. The following benefits are eligible for reissuance if stolen via skimming, cloning or another fraudulent method:

a. Basic Food

b. Food Assistance Program (FAP)

c. Transitional Food Assistance (TFA)

d. Washington Combined Application Program (WASHCAP)

e. Emergency Allotment due to COVID (EA)

f. Disaster SNAP

g. Temporary Assistance for Needy Families (TANF) (Including Diaper Related Payments)

h. State Family Assistance (SFA) (Including Diaper Related Payments)

i. Pregnant Women Assistance (PWA)

j. Refugee Cash Assistance (RCA)

f.k. Aged, Blind, or Disabled (ABD) Cash Assistance

~~10. Benefit replacements for claims occurring October 2022 through February 2023 may include both the regular food allotment and Emergency Allotment.~~

~~11.10.~~ Missing information from the 'DSHS Claim of Stolen EBT Benefits: ~~Food~~' form (~~DSHS 27-221~~ ~~DSHS 27-225~~) must be received within 10 days from the client's report of stolen benefits; information provided after 10 days will be considered a new request.

~~12.11.~~ An attestation/claim form without the head of household's signature is invalid and will not be considered as a request for replacement. If a signature from the head of household is missing, the department will contact the client. The 'date of request' will be the date the department receives the signature.

~~13.12.~~ General Correspondence letters will be used to request missing information and inform clients about approvals and denials.

~~14.13.~~ Validation of claims and replacement amounts will be determined only by EBT Headquarters.

~~15.14.~~ Validation of claims will be completed within 14 calendar days of the date all required information is received. Replacement benefits will be issued within 14 calendar days of validation.

~~16. There are no retroactive cash replacements for cash benefits stolen prior to July 1, 2024. Requests for retroactive replacements will be accepted through October 22, 2023.~~

~~17.15.~~ Replacements will be the lesser of the amount stolen or the amount equal to two times the monthly allotment issued to the household immediately prior to the date benefits were stolen.

~~18.16.~~ If a theft occurs over the course of several transactions and several days, calculations for the amount of replacement benefits will be determined based on the date of the first occurrence of theft.

~~19.17.~~ Trafficked benefits aren't eligible for replacement.

~~20.18.~~ Provisional Credits don't fall under the category of stolen benefits. A provisional credit is a reimbursement to a client who has reported that their EBT account was charged incorrectly. The reimbursement is issued by the EBT Vendor as a credit adjustment to the EBT account.

~~19.~~ Federal Law prohibits no more than two food replacements during the current federal fiscal year. The current federal fiscal year is 10/1/202~~3~~2 through 9/30/202~~4~~3.

~~21.20.~~ State rule prohibits no more than two cash replacements during the current federal fiscal year. Food and cash replacement limits are tracked separately.

EXAMPLES:

~~1.~~ Tommy's sister Sandra is his authorized representative. Unbeknownst to Tommy, Sandra spends the entire allotment of food benefits for the month of July. Tommy isn't eligible for replacement because Sandra is his authorized representative and has permission to use his EBT card. This situation doesn't meet the definition of skimming, cloning, etc.

~~1.2.~~ A household receives \$700 in Consolidated Emergency Assistance Program (CEAP) benefits on August 3rd. They call the department to report cash benefits were stolen from their EBT card on August 15th. The household isn't eligible for replacement because CEAP is not a cash program authorized for replacement.

~~2.3.~~ Debbie Maria lost her wallet on August 10th which included her EBT card. She contacted the department on August 14th to report the lost EBT card and received a replacement card ~~on~~ that same day. She discovers \$500 in food benefits are missing. She calls the department on August 15h to request replacement. A review of the case shows ~~that the~~ \$500 was spent at a Walmart in Florida on August 11th. ~~Debbie Maria~~ isn't eligible for replacement because the EBT card wasn't in her possession at the time her benefits were stolen.

~~3.4.~~ Timmy Ji-hoon receives food and cash benefits. He reports ~~that~~ his entire food and cash allotments for the month of August are missing. The department (EBT HQ) confirms ~~that~~ the food and cash benefits were used in the state of New York state via skimming, cloning or another fraudulent method. ~~Tommy Ji-Hoon~~ is eligible to have his food and cash replaced for the month of August. ~~However, cash will not be replaced as the state of Washington doesn't have funding to replace cash benefits that have been stolen via skimming, cloning, or other fraudulent methods.~~

4.5. A household reports a loss of \$100 on March 1st because of skimming. The last monthly allotment was issued on February 10th for \$250 (two months of their last monthly allotment is equal to \$500). The household would receive \$100 in replacement benefits, as it is the lesser of the two.

If the abovesame household lost \$600 on March 1st, they would receive a maximum of \$500 in replacement benefits.

6. A household receives their \$200 monthly allotment on June 15th but realizes, and reports on June 20th ~~that~~ \$250 in benefits were stolen in multiple transactions between June 17th and June 18th. In this situation, the June 15th allotment is the monthly allotment that took place immediately prior to June 17th, the first date of theft. The household would receive the reported \$250 loss in replacement benefits, as it is less than twice the June allotment, which totals \$400.
7. Household receives their normal allotment of \$200 issued on the 10th of each month. Benefits totaling \$300 are stolen through skimming on the 15th of the month. The household would be eligible to receive \$300 in replaced benefits as the actual amount stolen (\$300) is less than 2 times the last monthly allotment issued (\$400) immediately prior to the date when the benefits were stolen.
8. Household receives their normal allotment of \$200 issued on the 10th of each month. Benefits totaling \$500 are stolen through skimming on the 15th of the month. The household would be eligible to receive \$400 in replaced benefits as two times the last monthly allotment issued (\$400) immediately prior to the date when the benefits were stolen is less than the actual amount stolen (\$500).
9. Household applied for benefits on May 17th and was approved for benefits on May 27th. Because the application was received after the 16th of the month, the household was issued prorated May benefits of \$80 and their full June benefits of \$120 on May 27th. The household has \$140 in benefits stolen through skimming on June 15th. The household would be eligible to receive \$140 in replaced benefits as the actual amount stolen (\$140) is less than 2 times the last monthly allotment issued (\$240) immediately prior to the date when the benefits were stolen.
10. On July 15th, the household received their regular allotment of \$60 and an emergency supplement of \$370 to bring the household up to the two-person maximum of \$430. Benefits totaling \$400 are stolen through skimming on ~~July~~February 20th. The household would be eligible to receive \$400 in replaced benefits as the actual amount stolen (\$400) is less than two times the last monthly allotment issued (\$860) immediately prior to the date when the benefits were stolen.

Same situation as above except benefits totaling \$900 are stolen through skimming on July 20th. The household would be eligible to have \$860 replaced as two times the last monthly allotment issued (\$860) immediately prior to the date when the benefits were stolen is less than the actual amount stolen (\$900).

11. The household received their regular allotment of \$60 and an emergency supplement of \$370 to bring the household up to the two-person maximum of \$430 for several months. The pandemic ended and the household received their regular allotment of \$60 on April 10th. Benefits totaling \$2000 are stolen through skimming on April 20th. The household would be eligible to receive \$120 in replaced benefits as two times the last monthly allotment issued (\$120) immediately prior to the date when the benefits were stolen is less than the actual amount stolen (\$2000).

ACES Procedures

- Issuances - Replacement / Reissuance