

PART XVIII REPLACEMENT OF EBT CARDS, BENEFITS AND FOOD

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A. Replacement of EBT Cards

This chapter covers general guidance for replacing EBT cards, benefits in electronic benefit accounts and food purchased with SNAP benefits destroyed in a household disaster. See Chapter G of the Virginia EBT Policies and Procedures Guide for additional information.

Households need an EBT card to access SNAP benefits. The cardholder may call the Customer Service Representative (CSR) for the EBT card vendor to request a replacement card or contact the local agency. The CSR will validate the system address before issuing a replacement card if the cardholder calls Customer Service for a replacement card. If the address is incorrect, the card vendor cannot mail a replacement card. The CSR will status the card if lost or stolen and will refer the cardholder to the local agency to have the address updated. The local agency must issue a replacement card via mail or a vault card, per the household's request.

The local agency must offer a vault card as a replacement card upon request by the SNAP household. The agency must status the card immediately upon notification from the cardholder that the card is lost and/or stolen. A member of the eligibility staff in the local agency must complete the *Internal Action and Vault EBT Card Authorization* form to authorize the issuance of a vault card and notify the card issuance unit so that the card is available for pick as soon as administratively possible. Document crediting the replacement fee to the household's account. See Part XXIV for a copy of the *Internal Action and Vault EBT Card Authorization* form.

A request for a replacement card will result in the deduction of a \$2.00 card replacement fee from a household's EBT account, unless the fee is waived by the local agency depending on the household's circumstances. The vendor cannot waive the card replacement fee. The local agency must credit the fee back to the household's account if the replacement is due to a household disaster, lost or stolen, if the original is undelivered through the mail, the card is worn, or violence against the household or for improperly manufactured cards. See Part XVIII.A.4 for information about assigning and crediting of the fee for replacement cards.

1. Undelivered EBT Card

a. Undeliverable, Returned Cards

The post office will not deliver EBT cards with inaccurate or incomplete addresses. The post office will not forward EBT cards to a new or changed address if households move but fail to report the change to the local agency.

If the card is undeliverable because of an incomplete or inaccurate address for the primary cardholder or the authorized representative, the BPS must update the mailing address, as appropriate.

b. Nonreceipt of the EBT Card

In instances when cardholders report the nonreceipt of a mailed EBT card to the local agency, the agency must check the EBT account to determine the mailing date and check if the status of the card has been changed. If more than six mail

days have passed and the status of the card is unchanged, the local agency must offer the household a vault card. The local agency must issue the replacement card via the method requested by the household, either a vault card or sent vial mail.

If the cardholder reports the nonreceipt of a mailed EBT card to Customer Service after a sufficient mail period, the CSR will change the status of the card to cancel the card. The vendor will mail another card to the household or, at the cardholder's option, defer mailing another card to allow the cardholder to receive a vault card at the local agency. In either case, the card must be available for pick up in the agency or is mailed within two business days of the cardholder's report.

Households will not have the \$2.00 card replacement fee assessed against their benefit accounts when they receive replacement of undelivered cards. Households will generally have the card replacement fee automatically deducted from the account except when there is a replacement card for a card in an inactive status such as the initial card lost in the mail or one returned as undeliverable.

2. Lost, Stolen, Damaged Cards

When a cardholder reports an inability to access the household's benefits because the EBT card is unavailable for use, the cardholder must call the agency or the CSR to request deactivation of the card. Deactivation will prevent the usage of the card should the cardholder or someone else attempt to use the card.

The cardholder must request replacement of the card through the CSR or the local agency. The cardholder must note the reason for the replacement to the local agency. A replacement card must be available for pick up or mailed immediately.

The reason for the destruction or unavailability of the original card will determine whether the local agency credits the replacement fee back to the household's account. Reasons for replacing an EBT card include:

- Lost – The cardholder loses or misplaces the card.
- Stolen – The cardholder loses the card through violence exerted upon a household in an act of robbery or burglary committed by someone outside the household.
- Household Disaster – The cardholder loses or damages the card through a household fire or natural disaster, such as a flood or tornado.
- Card Damage (negligence) – The card is unusable because of the cardholder's neglect.
- Card Damage (improperly manufactured) – The card is unusable because of a manufacturing error

3. EBT Card Replacement Fee

Each cardholder will receive written and verbal instruction on how to protect the EBT card. When an EBT card is or becomes unusable for any reason, the cardholder must obtain a

replacement card to access the household's EBT account. The EBT card vendor will deduct \$2.00 from each SNAP case benefit account for replacement EBT cards in nearly every instance when a cardholder receives a replacement card.

The automatic fee deduction will not occur when the original card has an inactive status or when a household reapplies for benefits. The chart below summarizes application of the card replacement fee.

No Fee	Fee Deducted	Fee Credited
Reapplication		x (if applied)
Inactive card, such as lost in the mail		x (if applied)
	Lost	
	Stolen/robbery	x
	Household disaster	x (verify if questionable)
	Improperly manufactured	X
	Cardholder name change	X
	Card damaged/destroyed	
		x Agency-caused error, such as misspelled name

4. EBT Card Replacement Fee Credit

The EBT vendor will automatically deduct a \$2.00 fee from a household's SNAP EBT account in most instances when a cardholder requests a replacement card. There are instances however, when, despite proper care of the card by the cardholder, the household experiences loss or destruction of the EBT card. In these instances, the local agency must credit the \$2.00 replacement fee back to the household's account.

An eligibility or administrative unit supervisor must authorize the fee credit on the *Internal Action and Vault EBT Card Authorization* form.

The local agency must credit the card replacement fee when a household experiences an individual household disaster or there is a natural disaster. An EBT card destroyed by fire or a flood, tornado, hurricane or earthquake would allow the agency to credit the replacement fee back to the household. The agency must verify the impact of the disaster upon the household if the report is questionable, otherwise, the household's statement is acceptable.

The local agency must also credit the replacement fee when a cardholder loses the card through violence inflicted upon the household or cardholder by someone outside the household. The agency may verify the existence of the police report if the information is questionable, otherwise, the household's statement is acceptable. In addition to crediting the replacement fee for instances of a household disaster or violence against the household, the local agency must credit the replacement fee if the agency discovers an improperly manufactured card after a cardholder receives the card. The agency must also credit the

replacement fee if the vendor fails to identify a replacement card at reapplication or a replacement for an inactive card. The local agency may also credit the fee back to the household's account, if requested, when the household identifies another primary cardholder or authorized representative.

The chart above summarizes instances when the local agency must credit the card replacement fee to the household. As indicated above, an eligibility or administrative supervisor must authorize the credit. The Issuance Supervisor must provide the credit.

B. BENEFIT REPLACEMENT

Households will not receive a replacement for benefits lost due to loss of the EBT card and/or PIN up to the time that the cardholder reports the loss to CSR or the local agency. Households will have benefits replaced if someone accesses the benefits after the household reported to CSR that the card was lost or stolen. Households will also receive replacement for benefits lost due to a system error.

C. REPLACEMENT OF FOOD DESTROYED IN A DISASTER

Households may request a replacement for food purchased with SNAP benefits and that was subsequently destroyed in a household disaster. This policy may apply to an individual household disaster or a disaster that affects more than one household.

The BPS must use prudent judgement when households request a food replacement. Eligibility for a replacement must be based on the benefit amount for the month, the amount of the food loss reported, and time of the month when the loss occurred on a case-by-case basis. The agency may deny replacement requests, such as for unsupported explanations or unacceptable collateral contacts. See Part III.A.3 for a discussion of collateral contacts. Households may appeal the denial of a replacement request or the authorized amount.

Normally, replacements would only be made to currently participating households, but this is not a requirement for a food replacement. The household must be able to provide a reasonable explanation to document the food purchase with SNAP benefits and the amount of time lapsed from participation in the program.

The household may be entitled to a replacement of the actual value of the loss but the amount may not exceed the benefit amount for one month. The household must report the disaster within 10 days of the loss. A household member must sign the *Food Replacement Request* form attesting to the loss. If the local agency does not receive the affidavit within 10 days after the report of the loss, the household will not receive a replacement. If the 10th day occurs when the local agency is closed and the affidavit is received the day after the local agency reopens, the BPS must consider the statement as received timely. See Part XXIV for the Food Replacement Request form.

The BPS must verify the household's disaster. Sources of verification include community agencies, such as the Red Cross or fire department or the power company to determine power outages.

Replacement may be provided for food destroyed after power outages that exceed eight hours.

The agency must provide replacement benefits within 10 days of the reported loss or within 2 working days of receiving the affidavit, whichever is later.

There is no limit on the number of times a household may receive replacement of food destroyed in a disaster. If USDA issues a disaster declaration and the household is eligible for emergency benefits under that policy, the household may not receive both the emergency benefits and a replacement for the same time period. See Part XX for a discussion of the disaster program.

D. SNAP REPLACEMENT DUE SKIMMING, CLONING OR OTHER FRAUDULENT MEANS

The Consolidated Appropriations Act of 2023 allotted funds temporarily to replace SNAP benefits that were stolen due to skimming, card cloning and other similar fraudulent methods.

1. Replacement of benefits due to skimming, cloning or other fraudulent means is limited to the losses of SNAP benefits that occurred between October 1, 2022, and September 30, 2024. Households may receive only two replacements from October 1 to September 30 of each year.

Households must report losses that occurred from August 1, 2023 to September 30, 2024 to the local department within 30 days of discovering the loss. Households must submit a signed *SNAP EBT Replacement Request and Client Attestation* form within 10 days of reporting the loss.

The local department staff must review the EBT transaction history and household's account to determine if the loss of benefits most likely occurred due to cloning, scamming, phishing, or other fraudulent means. If the local department determines that the replacement request is valid, replacement benefits must be processed and provided replacements the later of:

- Ten business days after the LDSS receives the completed and signed *SNAP EBT Replacement Request and Client Attestation* request from the household; or
- Two business days after receiving a signed and completed *SNAP EBT Replacement Request and Client Attestation*.

2. The amount of the replacement benefits is the lesser of:
 - Twice the amount of all the SNAP benefits in the month prior to the fraudulent transaction; or
 - The amount of the fraudulent transaction.

If the theft occurred in the first month of the household's receipt of SNAP benefits, the BPS must use the first month of SNAP benefits to calculate the replacement benefits. If the theft occurred after a gap in receipt of benefits, the BPS must use the last prior issuance month of SNAP benefits to calculate the replacement benefits.

3. Record keeping.

The local agency must maintain any documents to support the SNAP Replacement transaction to the case. Such documents may include the completed attestation form, EPPIC transaction history, information submitted by the household, and an optional police report if one is supplied by the household.

The BPS must provide households a written determination of approval or denial of the restoration of benefits within two business days of the determination. The notice of determination must include, at a minimum, a summary of the determination, the approval status, the amount requested, the amount approved, and the right to appeal.

For disputed benefits, see Chapter G.