Accepting EBT and Attracting Benefits Cards Users

From the Land of Kansas: March 11, 2016

Sarah Dehart Faltico
Beans&Greens, a program of Cultivate Kansas City

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Who am I?

beans & greens
What to Expect Today

Federal Benefits Basics
   Alphabet Soup – SNAP, EBT, SFMNP
   How do these programs work at markets

Accepting EBT and SFMNP at your Market
   Set up a separate bank account
   Get your FNS number
   Purchase EBT Equipment
   Become an SFMNP Certified Farmer

Attracting EBT Customers to your Market
   Nutrition Incentive Programs
   Outreach and Marketing
   Community Partnerships
Who are you?
Federal Benefits - Alphabet Soup

FNS – Food Nutrition Service

SNAP – Supplemental Nutrition Assistance Program
  • Formerly known as Food Stamps (2008)

EBT Card – Electronic Benefits Transfer Card

SFMNP – Senior Farmers Market Nutrition Program
Eligible SNAP Purchases

ELIGIBLE ITEMS

• Fruits and vegetables
• Baked goods, Cereals
• Meats and poultry
• Eggs
• Honey
• Cheeses
• Dips, salsas and frozen foods
• Seeds and plants that produce food for consumption

INELIGIBLE ITEMS

• Beer, wine, liquor, cigarettes or tobacco
• Any nonfood items, such as:
  • Pet foods/treats
  • Soaps, paper products
  • Crafts
  • Vitamins and medicines
• Prepared foods that will be eaten at market
• Hot foods
EBT/SNAP at Farmers Markets

Customer Makes SNAP Transaction @ Booth

SNAP Shopper

Buys SNAP Eligible Food with Tokens

Farmer

Provides Locally Produced SNAP Eligible Food

Submits Tokens for Reimbursement

EBT / SNAP $1

Receives Payment for Tokens

EBT / SNAP $1

Receives SNAP Tokens (or scrips or receipts)

EBT / SNAP $1

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Getting set up to accept EBT

Step 1: Get Licensed by the FNS (Food Nutrition Service)

Step 2: Get your EBT Equipment
Getting set up to accept EBT
Step 1: Get Licensed by the FNS

• Set-up eAuthentication Account
• Sign in to account – and APPLY!
  • 30 days
  • Info: owner/manager name, home address, SSN/EIN, estimated sales
  • Specific Bank Account to receive SNAP dollars
• Receive your FNS number
Getting set up to accept EBT
Step 2: Get Your EBT Equipment

• Option 1: Free Point-of-Sale EBT only devices
  - EBT only
  - $100 of more in SNAP transactions/month
  - Requires electricity and a phone line (indoors)

• Option 2: Purchase or Lease Wireless Credit/Debit POS devices
  - Connectivity
  - Payment Options
  - Equipment fees
  - https://farmersmarketcoalition.org/education/snap/ebt-equipment-services-2/

• Option 3: Apply for a Grant
  - Farmers Market Coalition - http://www.fmctoolbox.org/
  - Equipment and up to 3 years of fees
  - MarketLink, MerchantSource, TSYS
SFMNP at Farmers Markets
## Eligible SFMNP Purchases

<table>
<thead>
<tr>
<th>ELIGIBLE ITEMS</th>
<th>INELIGIBLE ITEMS (Everything Else)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fruits</td>
<td>Grocery store purchases</td>
</tr>
<tr>
<td>Vegetables</td>
<td>Non-locally grown fruits, vegetables, herbs, and honey</td>
</tr>
<tr>
<td>Honey</td>
<td>Creamed, whipped, flavored, or herbally-infused honey</td>
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<tr>
<td>Herbs</td>
<td>Processed fruits or vegetable products (i.e. baked goods, jams, jellies, popcorn, juices, etc.)</td>
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<tr>
<td></td>
<td>Dried fruits/vegetables</td>
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<td></td>
<td>Prunes</td>
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<td>Raisins</td>
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<td>Sun-dried tomatoes</td>
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<td></td>
<td>Dried chili peppers</td>
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<td></td>
<td>Potted fruit/vegetable plants</td>
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<tr>
<td></td>
<td>Potted or dried herbs</td>
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<tr>
<td></td>
<td>Wild rice</td>
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<tr>
<td></td>
<td>Cider</td>
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<td>Seeds</td>
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<td></td>
<td>Eggs</td>
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<td></td>
<td>Meat</td>
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<td>Cheese</td>
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<td></td>
<td>Seafood</td>
</tr>
<tr>
<td></td>
<td>Nuts</td>
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<td></td>
<td>Maple syrup</td>
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</tbody>
</table>

Locally Grown → Grown in Kansas or in County adjacent to state line

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Getting set up to accept SFMNP

Step 1: Apply to become an SFMNP Certified Farmer

KDHE Bureau of Health Promotion

Step 2: Attend Interactive Training

Step 3: Repeat Training Annually
Attracting Benefits Customers to your Market

- Nutrition Incentive Programs
- Outreach and Marketing
- Community Partnerships
Attracting Benefits Customers to your Market

• Outreach
  • Grassroots
  • Signage
  • Social Media
  • Word of Mouth

• Marketing
  • Paid Efforts? Print, bus, mail, flyers
  • Budget/Reach?
  • FMPP (Farmers Market Promotion Program) Grants
  • Other Grants

• Community Partnerships
  • Social Services
    • SNAP enrollment
  • Food Pantries
  • Health Departments
  • Senior Centers
  • Churches
  • Hospital Systems
  • Peer Organizations
  • School Districts – backpack programs
Nutrition Incentive Programs

• What are nutrition incentive (SNAP/SFMNP match) programs?
  • How do they work?
  • Where do we have them locally?
  • Story of Beans&Greens
  • How can my market participate?
Nutrition Incentive Programs: SNAP Matching 101

• With support from community funders, markets provide a dollar-for-dollar match of SNAP benefits.
• SNAP sales at farmers markets experiencing national growth: from $4 million in 2009 to $16.5 million in 2012, partly due to SNAP-matching incentive programs.
• Congress responded to the success of such pilots by creating the $100 million Food Insecurity Nutrition Incentive (FINI) competitive grants program in the 2014 Farm Bill.
• Supplemental Nutrition Assistance Program (SNAP) benefits are already accepted at 30+ Kansas farmers markets.
• 11 Kansas farmers markets match SNAP through two programs: Beans&Greens and Market Match (Douglas Co). (Expanding in 2016!)
Nutrition Incentives are a win-win-win

- **low-income families** can purchase and eat more healthy foods,
- **local farmers** access new customers and new sources of revenue,
- and more dollars stay in **local Kansas communities**.
# Eligible Match (Nutrition Incentive) Purchases

## Eligible Items
- USDA - NIFA defines “fruits and vegetables” as “any variety of fresh, canned, dried, or frozen whole or cut fruits and vegetables without added sugars, fats, or oils, and salt (i.e. sodium).”
- Vegetables
- Fruits
- Fresh Herbs (not potted)

## Ineligible Items
- Meats and poultry
- Dips, salsas and frozen foods
- Baked goods
- Cereals
- Honey
- Cheese
- Eggs
- Seeds and plants that produce food for consumption
SNAP Match at Farmers Markets

Customer Makes SNAP Transaction @ Booth

SNAP Shopper
Buys Produce with Tokens
Provides Local Food

SNAP Shopper Receives SNAP Tokens and Incentive Tokens (or scrips or receipts)

Farmer Submits Tokens for Reimbursement
Pays Market for Match

Farmer Receives Payment for Tokens

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SFMNP Match at Farmers Markets

Senior shows SFMNP vouchers at market info tent

Receives Match Tokens (F/V)

Senior Citizen

Buys Produce with Tokens

Provides Produce

Submits Tokens for Reimbursement

Pays Market for Match

Pays Market for Match

Invokes for Match

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KS Markets currently offering SNAP match

Beans and Greens (also SFMNP):
KC Metro Only
• KCK Community College
• KCK Catholic Charities,
• KCK Strawberry Hill
• Mission Farm and Flower
• Overland Park
• Rosedale

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Market Match:
Statewide
• Lawrence(2)
• Atchison
• Allen County
• Pittsburg
• Manhattan
Beans&Greens History

Co-founded by Menorah Legacy Foundation and Cultivate KC
  • Managed by Menorah 2009 – 2014; moved to Cultivate 2015

Two Foundations Provided Anchor to Create Operational Reality
  • The Menorah Legacy Foundation
  • The Healthcare Foundation of Greater Kansas City

2010: Piloted at 6 KC markets

Other Local Foundations with Significant Support (2010-2015)
  • Wyandotte Health Foundation
  • Kansas Health Foundation
  • Victor E Speas Foundation
  • Prime Health Foundation
  • Hall Family Foundation
  • William T. Kemper Foundation
  • Blue Cross and Blue Shield of Greater Kansas City
  • UG/Hollywood Casino
  • Wholesome Wave

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Beans&Greens Drives $1.7 million in SNAP, SFMNP and Nutrition Incentives (Match); 45,000 customers
Next Steps: USDA FINI opportunity

- USDA Food Insecurity Nutrition Incentive (FINI) grant notification April, 2016. (2016 – 2019, or three year grant)
- Regional partnership to increase SNAP doubling across Kansas and Missouri – at **68 farmers markets and 117 grocery stores**.
- Total population impacted: 316,00 SNAP users
- **$1.2 million** of incentives into Kansas and Kansas City markets
**Figure 2: How Our SNAP Incentive Program Will Work**

- Independent local farmers grow fresh fruits and vegetables for Kansas and Missouri consumers.
- Some farmers sell their produce to grocery stores, and some sell directly to consumers at farmers' markets.
- The Good Natured Family Farms alliance uses a sophisticated distribution and warehousing system to distribute locally grown produce to area grocery stores.
- Core program partners Cultivate Kansas City and Douglas County will expand their SNAP Incentive programs to 88 farmers markets in Missouri and Kansas by 2020.
- By 2019, 117 grocery stores in Missouri and Kansas, including Price Chopper, Schnucks and Whole Foods chains and independent rural groceries will implement SNAP incentives.
- When SNAP customers at farmers' markets buy locally grown fruits and vegetables using EBT, they will receive tokens good for additional produce purchases.
- When SNAP customers buy locally grown fruits and vegetables using EBT, they will receive matching reward dollars on store loyalty cards. Software systems track redemptions to help evaluate the incentive program.
- This incentive program will allow SNAP customers to double their purchasing power for fresh, local produce, which helps their families eat healthier meals.

Increased sales of locally grown produce will help farmers grow their businesses.
How can my market participate?

Contact:
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913.203.5533

Eileen Horn (statewide) Double Up Kansas
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785-330-3121
Helpful Links and Resources

• FNS Application Steps and Links

• Fees and other Equipment Considerations
  https://farmersmarketcoalition.org/education/snap/ebt-equipment-services-2/

• FMC Free Equipment Program Info Sheet

• Apply for Free Equipment
  http://www.fmctoolbox.org/

• List of other Third Party Retailers

• Accounting and Taxation Questions
  https://farmersmarketcoalition.org/education/snap/accounting-taxes-2/
Important Contact Information – FNS and FMC

- USDA FNS SNAP Regional Farmers Market Rep
  - Name: Zora Cobb
  - E: Zora.Cobb@fns.usda.gov
  - P: (303) 844-4416

- Farmers Market Coalition - EBT Program Associate
  - Name: Mae Carroll
  - E: mae@farmersmarketcoalition.org
  - P: (202) 796-8539
Thank You!!

• Questions?

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