



Department of
Job and Family Services

Ted Strickland, Governor

Helen E. Jones-Kelley, Director

OFFICE OF FAMILY STABILITY LETTER #80
October 20, 2008

TO: Directors, County Departments of Job and Family Services

FROM: Paul Fraunholtz, Deputy Director
Office of Family Stability

SUBJECT: Ohio's Electronic Payment Card (Ohio EPPICard)

We are pleased to announce an upcoming program enhancement for the issuance of cash assistance benefits using an electronic payment card. Beginning in February 2009, clients will have a new option to receive their cash assistance benefits on the "Ohio EPPICard". In August 2009, the Ohio EPPICard will become the primary method of issuance for cash assistance in the state, and paper warrants will be phased out.

What is the Ohio EPPICard?

The Ohio EPPICard is a prepaid MasterCard Debit Card that can be used at ATMs, MasterCard member banks, and any retailer that accepts MasterCard such as grocery stores, retail establishments, and pharmacies. Food assistance benefits will still be delivered through the Ohio Direction Card.

Why is Ohio switching to an electronic payment card for cash assistance?

The Ohio EPPICard is a more secure and expedient manner to deliver cash assistance benefits. Lost, stolen, or non-delivered paper warrants will be eliminated. Clients will receive benefits more timely than through the mail by paper warrant, can avoid any issues they may encounter to cash their warrant, will be able to use ATMs to access their benefits and will have thousands of locations at which they can use the Ohio EPPICard. The State will benefit from a reduction in printing and mailing costs and the counties will benefit from reduced administrative actions that are now necessary to replace benefits.

Which cash assistance benefits will be affected?

During the voluntary enrollment period running from February to August 2009, clients can choose to receive their ongoing, or "recurring", Ohio Works First cash assistance and work allowance benefits, Refugee Cash Assistance benefits, and Disability Financial Assistance benefits on the Ohio EPPICard instead of paper warrant or direct deposit. Auxiliary benefits will still be issued through paper warrants during this period, but additional functionality will be added to allow issuance of auxiliary benefits through the Ohio EPPICard and direct deposit.

Starting in August 2009, clients will be required, at application or reapplication, to choose between the Ohio EPPICard or direct deposit for receipt of all Ohio Works First cash assistance and work allowance benefits, Refugee Cash Assistance benefits, and Disability Financial Assistance benefits. Paper warrants will be phased out.

How will clients use the Ohio EPPICard?

Clients will receive an Ohio EPPICard MasterCard Debit Card in the mail and will need to call a customer service line to activate the card and select their own personal identification number (PIN). This process is identical to the current Food Assistance Ohio Direction Card activation process. Benefits will be electronically loaded to the card's account as they are authorized in CRIS-E.

Clients will have a number of options to access their benefits with the new Ohio EPPICard. Clients can use their Ohio EPPICard to make purchases at any MasterCard accepting business. Many businesses also provide "cash back" with a purchase. Clients who require cash benefits for purposes other than purchases can go to any MasterCard member bank teller for withdrawal without a fee. Clients will also be able to use an ATM to access their benefits, but will incur a small fee for each withdrawal. ATMs should be used as an option of last resort to avoid incurring fees.

How will ODJFS educate clients and county departments of job and family services about the Ohio EPPICard?

In January 2009, current cash assistance recipients will receive an ad hoc notice announcing the new voluntary Ohio EPPICard option. The notice will contain information the client needs to make an informed decision on choosing this new option. A second ad hoc notice will be issued in July 2009 announcing the phase out of the warrants and the choices clients have to receive their benefits.

We will provide status updates to the county departments of job and family services about the Ohio EPPICard project at monthly video conferences. Beginning in January 2009, we will provide training statewide to all county departments of job and family services and will provide both staff and client educational materials to use.

It will be critical for the county departments of job and family services to educate clients about the Ohio EPPICard, especially how the card can be used and how to avoid or minimize fees. Client education materials will be provided to assist your staff with this important task. As we move forward with implementation, if you or your staff have additional suggestions or feedback about how to best educate our clients, please let us know.

Attached is a timeline which sets forth the milestones for implementing this project.

If you have additional questions, please contact Christina Thomas at 614-644-1319 or via e-mail at christina.thomas@jfs.ohio.gov.

Attachments

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