

Policy Clarifications
Cash Assistance - All - PCA16708140
Medical Assistance - All - PMA16708340
Medical Assistance - Long Term Care - PMN16708440
SNAP - PFS 16708550

Submitted: 06/13

Agency: CAOs

Citations:

Subject: Resource Determination for Individuals without Bank Accounts

When a recipient has no bank accounts and uses the EPPI Card or Direct Express to receive unearned income deposits, how can the resource balance be verified?

Response By: Bureau of Policy

Date:06/13

A recipient without a bank account may receive child support or Unemployment Compensation benefits on a direct deposit (EPPI) card, or other benefits on a Direct Express MasterCard®. The current resource balance may be verified for Direct Express at any ATM, and for EPPI cards at any ATM that displays the MasterCard® acceptance mark, both at no cost to the consumer.

For Cash, SNAP, and ongoing medical assistance (MA), an individual may provide the ATM receipt to the caseworker as proof of their current EPPI or Direct Express account balance. From that current balance, the caseworker will deduct any benefits already deposited into the individual's account in that month and count only the remaining balance, if any, as a resource. There is no need to require any further transaction history.

For retroactive MA, Long Term Care and Waiver applications, the client may need to furnish additional transaction history information. The applicant is able to access EPPI account information at www.eppicard.com or contact customer service at 1-877-406-8257. For Direct Express, applicants can access account information at www.usdirectexpress.com or contact customer service at 1-888-741-1115.

These resource determination and verification procedures also apply to all other prepaid cards (which are cards not linked to a bank account). Many card providers (e.g. Total Pay Cards, Walmart MoneyCards, etc.) offer direct deposit services.