



November 30, 2023

Cash Assistance Manual Transmittal Letter No. 197

TO: All Cash Assistance Manual Holders
FROM: Matt Damschroder, Director
SUBJECT: **Five Year Review**

In accordance with section 106.03 of the Ohio Revised Code (ORC), each state agency is required to review each of its rules in the Ohio Administrative Code a minimum of once every five years. The intent of the review is to ensure that Administrative Code rules are clearly written and that program requirements are accurate, up-to-date and clearly expressed. To the extent possible, unnecessary paperwork will be eliminated, local agencies will be given increased flexibility, and any adverse impact on businesses will be eliminated or reduced. As a result of the review, the agency may amend the rule; rescind the rule; or continue the rule without amendment.

The Office of Family Assistance (OFA) has completed a review of the following rule(s) and the rules have been subject to a review by the Joint Committee on Agency Rule Review (JCARR). The rule will become effective on 01/01/2024.

Chapter 1000

5101:1-2-70 "Issuance of Cash Assistance Benefits."

The rule describes the methods of issuing cash assistance benefits. OFA amended this rule. Changes to the rule include:

- Minor language changes to improve clarity; and
- Removed the form revision date.

5101:1-2-70

Issuance of cash assistance benefits.

(A) What are the options for the issuance of cash assistance benefits?

(1) Assistance groups applying for or in receipt of Ohio works first (OWF) or refugee cash assistance (RCA) have two options for the issuance of monthly cash benefits. The two options are:

(a) Electronic payment card; or

(b) Electronic funds transfer or direct deposit.

(2) The assistance group shall be informed of the two options at application and recertification~~reapplication~~ and provided informational material.

(B) What is the difference between the electronic payment card and electronic funds transfer?

(1) The electronic payment card is a pre-paid card system which transfers cash benefits to an account accessed by a magnetic strip card.

(2) The electronic funds transfer is a direct deposit system that transfers cash benefits electronically to individual bank accounts.

(C) How does the assistance group select one of the benefit issuance methods?

(1) Direct deposit

(a) When the assistance group selects direct deposit it shall complete the JFS 07344 "Direct Deposit Authorization" (~~rev. 1/2018~~). This form shall be retained by the county agency in the assistance group record.

(b) When the assistance group fails to designate an account suitable for direct deposit and submit the JFS 07344 within ten days of the assistance groups request for direct deposit, the county agency shall issue the benefits on the electronic payment card.

(2) Electronic payment card

When the assistance group chooses the electronic payment card, the county agency shall make the appropriate designation in the statewide automated eligibility system. This will result in the mailing of the electronic payment card and informational material to the assistance group payee or protective payee.

- (3) When a benefit issuance method is selected, no change will be made until the next ~~recertification~~~~reapplication~~, unless the county agency determines that there is good cause for a change before the next scheduled ~~recertification~~~~reapplication~~ or the financial institution dishonors the assistance group's direct deposit account.

(D) Are there fees associated with these methods of issuance?

(1) Direct deposit

- (a) There may be fees associated with direct deposit that are imposed by the financial institution. These fees are the responsibility of the assistance group.
- (b) The financial institution cannot impose any charge for an account that it does not impose on its other customers for the same type of account.

(2) Electronic payment card

- (a) Certain transactions may incur fees associated with the electronic payment card. A complete list of fees is provided by the vendor in the client disclosure statement materials.
- (b) Fees associated with the use of the electronic payment card will be deducted from the balance on the card.
- (c) Fees deducted from the balance on the card will be identified on the assistance group's account. The assistance group can confirm the balance by tracking the account on the internet or calling the electronic payment card vendor's customer service number.
- (d) When the assistance group disputes the fees associated with the use of the card, the county agency shall refer them to the electronic payment card vendor's customer service number for resolution.

(E) What happens if the assistance group's benefit is lost, stolen or not received?

(1) Direct deposit

- (a) When the assistance group receives benefits by direct deposit and the bank account has closed or the direct deposit has been dishonored, the assistance group must notify the county agency.

- (b) When the assistance group fails to notify the county agency of the change to the designation of the bank account prior to the issuance of the benefit, the payment will not be accepted by the financial institution for deposit and will be returned to the Ohio department of job and family services (ODJFS).
- (c) When a direct deposit has been rejected by a financial institution the county agency shall make contact with the assistance group to determine if either a change in the direct deposit bank account is needed or if there is good cause to change the issuance method to the electronic payment card.

(2) Electronic payment card

- (a) When the electronic payment card is lost, stolen or not received, the assistance group shall contact the electronic payment card vendor's customer service number to request a replacement card.
 - (b) Each assistance group can receive up to four replacement cards at no cost every twelve months. The twelve month period of time is calculated from the initial card issuance date.
 - (c) There is a fee for additional replacement cards after the four free replacements.
- (3) There may be a rare situation where a paper warrant is issued. When a paper warrant is issued and is either lost, stolen or not received, the county agency shall take the action necessary to stop payment on the missing warrant and contact ODJFS to request a replacement warrant to be issued. The issuance payment method in the statewide automated eligibility system must be overridden by ODJFS before a replacement warrant can be issued. A handwriting sample and affidavit may still be required to be completed by the assistance group before a replacement warrant is issued.

(F) Who does an assistance group contact when there are problems?

(1) Direct deposit

- (a) The assistance group shall be advised to report changes to the county agency so that the direct deposit payment can continue with as little interruption as possible. This includes a change in the account number, financial institution, or a change in the payee for the assistance group.
- (b) When there is a change in a bank account or savings and loan account number or transit routing number, all direct deposit data must be re-

entered on the appropriate screen in the statewide automated eligibility system.

- (c) A change in county of residence will not result in a change in benefit payment method from direct deposit.
- (d) When there is a dispute or question relating to purchases or fees assessed on the direct deposit bank account, the assistance group shall contact the financial institution who holds the direct deposit bank account.

(2) Electronic payment card

- (a) When there is an issue or question regarding the amount of cash assistance benefits that are issued, the assistance group shall contact the county agency.
- (b) When there is a technical issue related to use of the electronic payment card, the assistance group shall contact the electronic payment card vendor's customer service.
- (c) When there is a dispute or question regarding purchases or fees assessed on the account, the assistance group shall contact the electronic payment card vendor's customer service.

(G) What happens when an assistance group elects to receive an electronic payment card but fails to activate an electronic payment card?

For purposes of this rule, "activate" means taking all necessary steps to be able to use the electronic payment card, including creating a personal identification number (PIN). When an electronic payment card is not activated:

- (1) Within sixty days from the date the first electronic payment card was issued for the account, the county agency shall attempt to make contact with the assistance group to ensure that eligibility for cash benefits continues. The county agency shall notify the assistance group that if it fails to activate the electronic payment card, benefits shall be expunged.
- (2) Within ninety days of the date the first electronic payment card was issued for the account, all benefits issued during the preceding ninety-day period shall be expunged; and all benefits issued after the ninetieth day shall be expunged on a monthly basis until the electronic payment card is activated. Expunged benefits are no longer available to the assistance group and shall not be reissued.

Effective: 1/1/2024
Five Year Review (FYR) Dates: 9/7/2023 and 01/01/2029

CERTIFIED ELECTRONICALLY

Certification

11/29/2023

Date

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