

Oregon eWIC



**eWIC Webinar 1:
eWIC Basics**

Wednesday, July 10, 2013 – 9:30-10:30
Log into the webinar using the link sent with registration.



Oregon eWIC



eWIC Basics – Getting Started

Kim McGee
Oregon WIC Training Coordinator
Kimberly.o.mcgee@state.or.us



Oregon eWIC

During this webinar we will...

- Provide an overview of food benefit issuance in an eWIC environment
- Discuss common terms and acronyms used for eWIC
- Review the local agency role and the role of the eWIC banking contractor, JP Morgan

5

Oregon eWIC

What is eWIC?

- The term used by Oregon to describe issuance of benefits to participants via Electronic Benefit Transfer (EBT)
- EBT is like using a “debit” card for purchasing WIC foods
- No more vouchers!



6

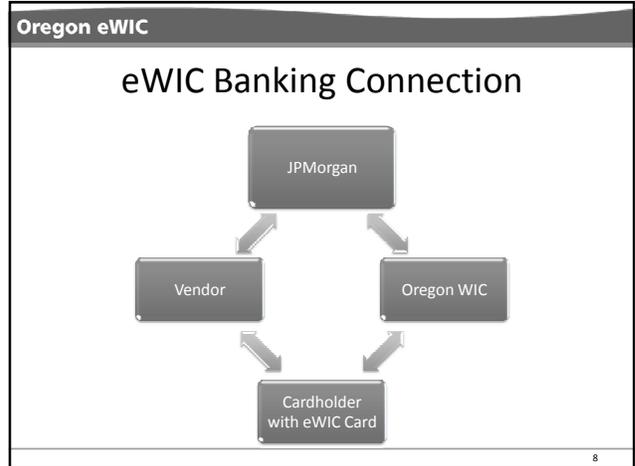
Oregon eWIC

eWIC Contractor - JPMorgan Chase

- Since participants will use their eWIC card to pay for WIC foods, vendors will get paid by the bank associated with the card.
- WIC uses a banking contractor to provide these EBT services
- Oregon contracts with JPMorgan Chase, commonly referred to as JPMorgan or JPM



7



Oregon eWIC

Local Agency Roles

- CPA's will still assign food packages.
- LA Staff will issue food benefits, enter data into TWIST that JPMorgan needs to authorize purchases for participants, and issue eWIC cards.

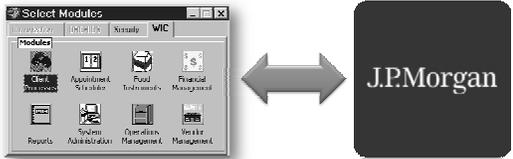


9

Oregon eWIC

TWIST and JPM

- TWIST and JPMorgan systems will talk directly with each other behind the scenes
- Local WIC staff will use TWIST to perform most eWIC functions



10

Oregon eWIC

You will still work in TWIST



- TWIST will still do WIC functions such as certification, appointment scheduling, food benefit assignment and issuance.
- Changes in TWIST will be on screens connected to benefit issuance, such as Food Package Assignment and Family Summary Screen.
- Voucher printing/tracking will go away.
- A new Family Cardholder Screen (FCS) will be where card holder information is entered and eWIC cards are issued.

11

Oregon eWIC

Info needed for eWIC → A-B-C-C

- A = Account set up
- B = Benefits issued
- C = Cardholder assigned
- C = Card issued



12

Oregon eWIC

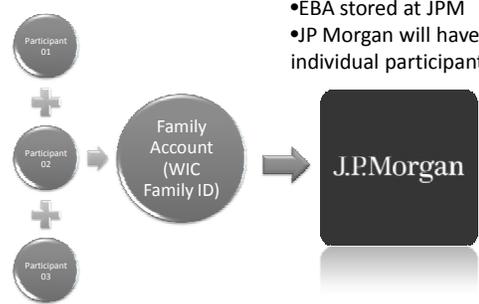
= Account set up

- Each WIC family will have one family WIC account at JP Morgan (think family checking account)
- “Electronic Benefit Account” or EBA
- Identified by WIC Family ID #
- Happens automatically when benefits are assigned or a card is issued

13

Oregon eWIC

Electronic Benefit Account (EBA)



- EBA stored at JPM
- JP Morgan will have no individual participant data

14

Oregon eWIC

= Benefits issued

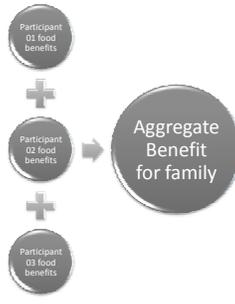
- Benefits will still be assigned on the Food Package Assignment Screen
- Benefits will be issued to the account via the Family Summary Screen



15

Oregon eWIC

Aggregate Benefits



- Benefits for individual participants will be grouped together by family (think multiple deposits into a single checking account) at JPM
- Benefits will be debited from family account as foods are purchased with the eWIC card
- JP Morgan has no record of which participant's benefits are being purchased

16

Oregon eWIC

= Cardholder Assigned

- Can have 2 cardholders per family/EBA, with the first cardholder being a parent or guardian from the household (second cardholder can be anyone)
- Enter cardholder name, address with zip code, date of birth on the Family Cardholder Screen (FCS) in TWIST

17

Oregon eWIC

= Card issued

- eWIC card is issued to cardholder(s)
- LA Computers will be equipped with eWIC Card Readers, whose only function is to read the 16 digit card number (or PAN) and type it on the computer screen.
- The card is linked to a cardholder, not a participant.




18

Oregon eWIC

eWIC cards and cardholders

Cardholders and cards are associated with a family electronic benefit account, not a participant.



- First Cardholder
- Required

• Second Cardholder

- Optional

Cards are activated when a PIN is set via website or phone.

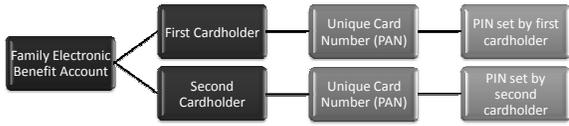
19

Oregon eWIC

By the numbers

Three different numbers:

- EBA**- Electronic Benefit Account number (Same as WIC family ID number)
- PAN**- Number on the eWIC card
- PIN** – Security set by the cardholder



20

Oregon eWIC

TWIST Benefits List

- With no vouchers to look at, how will participants know what food benefits have been issued?
- A new TWIST report, “the Benefits List,” will show the aggregate food benefits issued to the family for each month with start and end dates for use.



21

Oregon eWIC

A new way to organize foods

- Foods that are approved to purchase with WIC will be part of an **Authorized Product List or APL**.
- USDA/FNS has developed a standard for organizing the foods on the APL into categories and subcategories that must be used by any state implementing EBT.
- This standard will be used to organize foods in TWIST and on the Benefits List



22

Oregon eWIC

Cats and SubCats

- Categories (Cats) are broad groups of foods, for example legumes, eggs, lowfat milk etc.
- Sub Categories (SubCats) are more specific groups of foods within a category, for example peanut butter is a subcat within the category of legumes.




23

Oregon eWIC

A Sample of Cats and SubCats

WIC Food	Category	Sub-category	Description	Unit
Legumes	06	000	Legumes All Authorized	jar/bag
		001	Peanut Butter	jar/bag
		002	Dry legumes or dry peas (mature seed)	jar/bag
		003	Canned beans	Can
		004	Peanut Butter - reduced fat or sodium	jar/bag
		005	Baked beans (limited cooking facility)	pack
		006-099	Reserved	jar/bag
Fish	08	000	FISH - All authorized types	Ounce
		001	Light tuna	Ounce
		002	Salmon	Ounce
		003	Sardines	Ounce
		004	Mackerel	Ounce
		005	Fish - convenient pack	Ounce
		006-099	Reserved	Ounce

24

Oregon eWIC

Family Benefit Balance

- Benefits will be aggregated for the family by Cat and SubCat
- Benefit balance will show the amount available in the account by Cat and SubCat

Participant 01
3.25 gal lowfat milk

+

Participant 02
4.75 gal lowfat milk

+

Participant 03
3.25 gal whole milk

→

Account balance =
8 gal lowfat milk, 3.25 gal whole milk

25

Oregon eWIC

Time to Shop!



- Cardholders will use the card at a vendor to pay for food benefits.
- The eWIC card and PIN is used to access the account when benefits are purchased at a vendor (think using a debit card to make a purchase using funds from a checking account).
- “Benefit Balance”, or remaining food balance, for the family account will be tracked by JPM.
- Benefits are not stored on the eWIC card.

26

Oregon eWIC

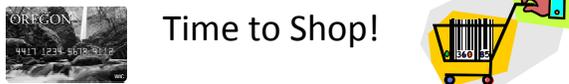
The APL and Shopping

- The **APL or Authorized Product List** is the database of all the authorized foods on the Oregon Food List that JPM will use to verify that purchases are okay.
- It includes product UPC/PLU for over 9000 different products organized by Cat and SubCat.
 - **UPC** – Universal Product Code.
 - **PLU** – Price look-up, used on produce.




Oregon eWIC

Time to Shop!

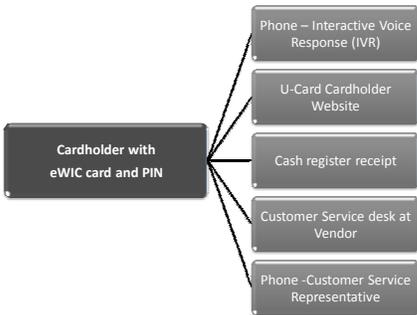


- The cardholder can select foods for purchase with the help of the Food List and the Benefits List.
- The UPC on the selected food will be checked against the APL.
- If the food is on the APL the account will be checked for adequate balance for the selected food's Cat and Sub Cat.
(Foods not on the APL will not go through and the clerk cannot override this.)
- The Electronic Benefit Account is debited the appropriate quantity.

28

Oregon eWIC

Accessing Benefit Balance



Oregon eWIC

Benefit Balance

- The Benefits List for the account shows 8 gallons of lowfat milk
- Cardholder chooses 1 gallon of non-fat and 1 gallon of 1% milk
- At the check stand, the cardholder swipes the card and enters the PIN to pay for the 2 gallons of milk.
- The new benefit balance on the receipt will show 6 gallons of lowfat milk available.



30

Oregon eWIC

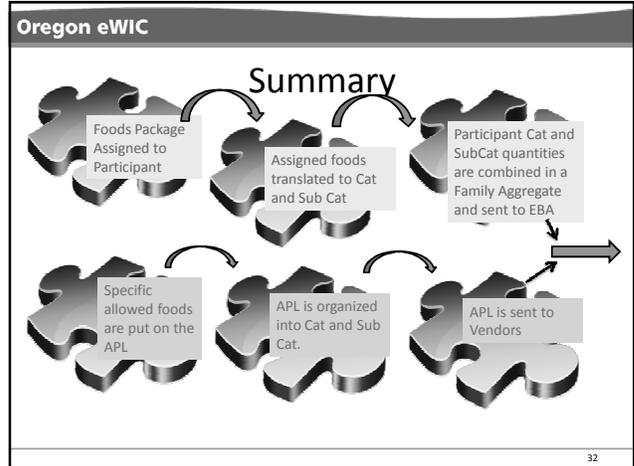
A Cool Thing About Family Aggregated Food Benefits!

NEW larger packages allowed for some foods –

- 2lb block of authorized cheese
- 32 ounce bag of dried beans

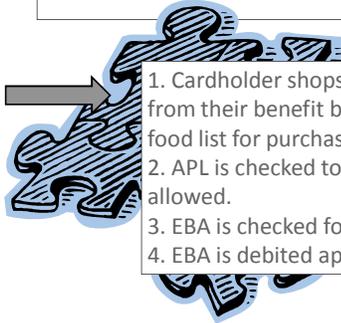


Note: Bulk beans and rice will no longer be available, they do not have a UPC or consistent PLU.

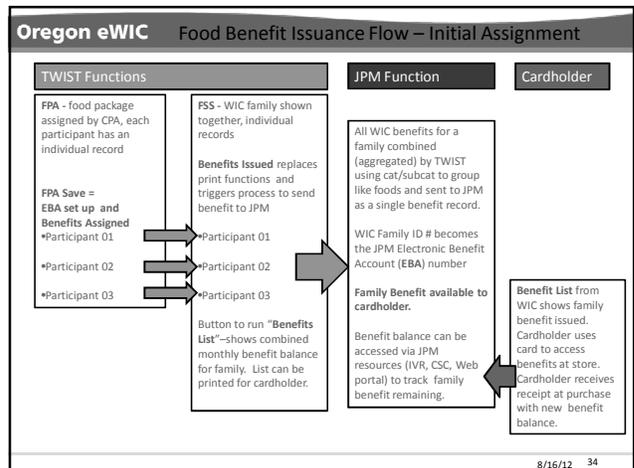


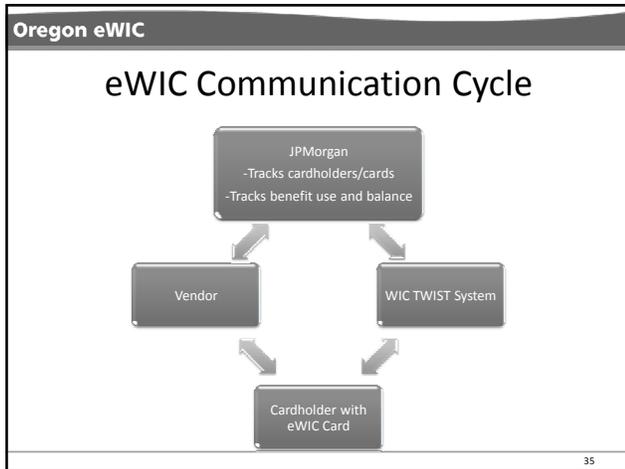
Oregon eWIC

Pieces come together at the Store



1. Cardholder shops and selects foods from their benefit balance and on the food list for purchase.
2. APL is checked to verify food is allowed.
3. EBA is checked for adequate balance.
4. EBA is debited appropriately.





Oregon eWIC

Questions and Answers

- If you have additional questions please contact your agency's state nutrition consultant or Kim McGee at kimberly.o.mcgee@state.or.us
- Recorded webinars and FAQ's can be accessed on the WIC website here: <http://public.health.oregon.gov/HealthyPeopleFamilies/wic/Pages/ewic.aspx>

36