

## Pennsylvania Client Integrity Message Testing Protocol

Participant ID: \_\_\_\_\_ Interviewer initials: \_\_\_\_\_ SNAP? \_\_Current \_\_Past \_\_Never

Interview Date: \_\_\_ / \_\_\_ /2023 Start Time: \_\_\_\_\_ End Time: \_\_\_\_\_

READ OR PARAPHRASE THE FOLLOWING INTRO TEXT:

**Hello. My name is \_\_\_\_\_, and I work for RTI International. We are working with the U.S. Census Bureau to conduct these interviews. Thank you for agreeing to participate in our study.**

**Today we are talking to people about the information they receive from the SNAP food assistance program. The information should be clear and easy to understand, so people who are eligible receive their benefits know about rules and requirements to continue participating in SNAP. We have found that the best way to see whether information is clear is to meet with people in person and get their feedback as they read letters and things like that. You will be helping us evaluate some of the information that the state of Pennsylvania provides to people who participate in SNAP.**

**To ensure we capture notes of your feedback during today's interview we will be connecting to a virtual meeting so that my colleague [NAME] can take notes.**

[INTERVIEWER: START TEAMS MEETING. ONCE CONNECTED, INTRODUCE NOTETAKER TO PARTICIPANT]

**Before we start, there is a form I would like you to read and sign. [HAND PARTICIPANT CONSENT FORM]**

**This is a consent form. It explains the purpose of today's session and your rights as a participant. It also informs you that we would like to audio record this session. We do this to get an accurate record of your feedback for our notes. Our session today is completely confidential. If you currently receive or are applying for benefits, this interview will not have any impact on your benefits. Your participation in this study is completely voluntary. You may decline to answer any particular question and you may stop the interview at any time. We do not share information with anyone. Only the people on the project have access to the recording and we do not use any names in our reports. Take a look and let me know if you have any questions. Please sign it when you are finished, and then I will also sign it.**

[SIGN CONSENT FORM AFTER PARTICIPANT SIGNS]

**Think Aloud: As you read the materials today, I am interested in the thoughts and reactions that go through your mind as you process the messages. So I would like you to tell me everything that you are thinking and feeling as we go through these materials.**

**Practice: Let's practice before we start. [SHOW PARTICIPANT PRACTICE PARAGRAPH]**

**Please read this short paragraph and say what comes into your mind as you're reading it.**

**Practice probes: In your own words, can you tell me what this paragraph is saying? Did you find any part of it difficult to understand?**

**Thanks; that was great. So as we go through the SNAP materials, I will ask you questions like these. I really want to hear your opinions and reactions, so don't hesitate to speak up whenever something is unclear, or not easy to understand. We are going to look at some materials and I'm going to ask you to questions about each one. Do you have any questions before we begin?**

[INTERVIEWER TURN ON RECORDER. CHECK BATTERY LEVEL. NOTETAKER START RECORDING IN CENSUS VDI.]

### **General questions**

- The SNAP program provides information about various rules, instructions, and things like that to people receiving or applying for food assistance. Do you recall receiving any of these kinds of information?
  - (If yes) What kinds of rules or instructions do you recall receiving?
- In your opinion, would you say you have a good understanding of the SNAP rules? Why do you say that?
- Do you recall getting any of these kinds of information that was not clear?
  - (If yes) Please tell me about that. What wasn't clear about it?
  - Were you able to figure out what that information really meant? If so, how did you figure it out?
- If you had a question about your SNAP benefits, where would you go for more information?

## **Topic 1 - Card management**

### **Exhibit 1: Informational Flyer**

[SHOW PARTICIPANT ENTIRE INFORMATIONAL FLYER. START WITH GENERAL PROBES AND THEN PROBE ON SELECTED SECTIONS]

**Here is a flyer that someone would get with their EBT card. Please take a few minutes to read this flyer and then we will talk about it. If necessary: Please remember to think aloud as you read.**

- **In your own words, can you tell me what this is saying?**
- **Is there any information in the flyer that you think is especially important?**
  - **If yes: What information do you think is important? Why do you say that?**
- **Did you find any part of it difficult to understand?**
  - **If yes: Which parts were difficult?**

- Was there anything that you expected to see in this flyer that was not here?

Let's take a look at this section. [POINT TO DON'T THROW THIS CARD AWAY]

### Do Not Throw This Card Away!

It is the only way to get your benefits!

- Can you tell me in your own words what this means? [INTERVIEWER: DETERMINE WHETHER P UNDERSTANDS THAT THIS CARD WILL BE USED MONTH AFTER MONTH]
  - o In your opinion, is the point of this message clear?
  - o If no: What about this message is unclear? What would you change to make it clearer?
- Now let's look at this section. [POINT TO YOUR CARD WILL NOT WORK]



#### Please Note:

Your card will not work until you have selected a 4-digit Personal Identification Number (PIN).

To select your PIN you must do one of the following:

- Call Customer Service at **1-888-328-7366**, enter your 19-digit card number and select the "PIN Selection" option from the main menu, or
- Visit your local County Assistance Office.

Even if you are receiving a replacement card, your card will not work until you have selected a new PIN.

- What does this first sentence mean to you? [INTERVIEWER: DETERMINE WHETHER P UNDERSTANDS WHAT A PIN IS]
  - o (if needed) Can you tell me in your own words what a PIN is?
- Now let's look at this section. [POINT TO KEEP YOUR PIN SECRET]

#### Keep Your PIN Secret!

- If you forgot your PIN or if someone knows your PIN, call Customer Service at **1-888-328-7366** to change it.
- Never write your PIN on your card or anything that you keep with your card.
- Never give your PIN to your caseworker, family members, store cashiers or anyone else unless you want them to have access to ALL your benefits.
- If someone takes your card and knows your PIN, they can use ALL your benefits. These benefits will not be replaced.

- What does this section mean to you?
- This section says to keep your PIN secret. What does that mean to you?
  - o (if needed) What are some ways someone might keep their PIN safe?

- Are there any situations where someone might want to give their PIN to others?
  - o (if yes) What are some examples of those kinds of situations?
- What would you do if someone knew your PIN and you didn't necessarily want them to know it?

Thank you for sharing your thoughts on that document. Now let's take a look at another one. Some of this information is similar to what we just looked at. Thank you for your patience as we talk about these materials.

### Exhibit 2: EBT Brochure

[POINT TO TWO SECTIONS ABOUT "PIN" AT BOTTOM OF FIRST TWO INSIDE PAGES]

Please take a few minutes to read these two sections and then we will talk about them. If necessary: Please remember to think aloud as you read.

- In your own words, can you tell me what sections are about?
- Is there any information in these sections that you think is especially important?
  - o If yes: What information do you think is important? Why do you say that?
- Did you find any part difficult to understand?
  - o If yes: Which parts were difficult?
- Was there anything you expected to see in this brochure that was not here?

**Your PIN**

PIN stands for Personal Identification Number.

- Your secret PIN is your electronic signature. It is the key that unlocks your benefit accounts.
- To use your EBT card, you must enter your four digit numeric PIN into the ATM or POS.
- When you use your Pennsylvania EBT Card you have up to three chances to enter the right PIN. After three wrong tries, you will not be able to use your card until the next day. If you forget your PIN, call your County Assistance Office (CAO) to make an appointment to choose a new PIN.

- [POINT TO "YOUR PIN", 3<sup>rd</sup> BULLET] **Can you tell me in your own words what this part is about?** [INTERVIEWER: DETERMINE WHETHER P ATTENDS TO THREE CHANCES AND CARD STOPS WORKING]

### Keep Your PIN Safe

- Keep your PIN a secret.
- Never write your secret PIN on your card.
- Never let anyone see your secret PIN —not even a store clerk! If a person has your card and knows your PIN, they can use all of your benefits.
- If someone else uses your secret PIN and card, your benefits will not be replaced.
- If someone learns your PIN without your okay, call the recipient hotline to protect your benefits.

- [POINT TO “KEEP YOUR PIN SAFE”, 4<sup>th</sup> BULLET] **Can you tell me in your own words what this part is about?**

**Thank you. Now let’s take a look at the next one. [POINT TO HOW TO TAKE CARE...] Please take a moment to read this section.**

### How to Take Care of Your Pennsylvania EBT Card

- **DO NOT** damage or bend your card.
- **DO NOT** write or scratch the black stripe of your card.
- **DO NOT** get your card wet.
- **DO NOT** put your card near magnets, TVs, stereos, VCRs, or computers.
- **DO NOT** leave your card in the sun, like on the dashboard of a car.
- **DO NOT** keep your card out in the open — always put your card in a safe place after using it.
- **DO NOT** throw your card away. It is yours to keep as long as you receive benefits.

- **In your own words, what is this section about?**
- **Did you find any part of it difficult to understand?**
  - **If yes: Which parts were difficult?**
- **Did you learn anything in this section you didn’t know before?**
- **One of these sentences mentions safe places to keep your card. What kinds of places does this make you think of?**

**Thank you. Now let’s take a look at the next one.**

### QUEST® Mark and PA EBT Logo

The Quest® Mark and Pennsylvania EBT logo are marks you will find on store doors, checkout lanes and POS machines that tell you your Pennsylvania EBT card can be used at that store or machine. There are special pictures on the marks that tell you what benefits you can use. Look for the Quest® Mark or Pennsylvania EBT logo before you shop.




- Do you remember ever seeing these symbols before?
- What is the purpose of these symbols?
- Thinking about all the information we talked about in this flyer, is there anything you think should be included in the first flyer we looked at, the one that comes in the mail with the EBT card?
  - If yes: What do you think should be on the first flyer? Why do you say that?

Thank you. I'd now like to look another document.

### Exhibit 3: Social Media Posting on Scams

[SHOW PARTICIPANT EACH SOCIAL MEDIA POST ONE AT A TIME AND HAVE PARTICIPANT REVIEW IN ITS ENTIRETY BEFORE PROBING.]

I'd now like to look at some messages that were posted on social media by the Pennsylvania SNAP program. Please take a few minutes to read it and then we will talk about it. If necessary: Please remember to think aloud as you read.

 **FRAUD ALERT:** A warning has been issued to protect participants from possible EBT fraud attempts via text messages.

Be aware of a scam using texting to obtain your personal info. The text might say that your EBT card is locked. If you do not know if a request for information about your EBT card is real or not, contact our EBT card contractor, Conduent, at 1-888-328-7366.

Remember to never share personal information like your social security number, bank information, or benefits information with individuals or organizations that you do not know.

Visit: <https://www.dhs.pa.gov/Services/Assistance/Pages/EBT.aspx> for more information about EBT.

- Please tell me in your own words what you think the purpose of this section is.
- Is there any information in this message that you think is especially important?
  - If yes: What information do you think is important? Why do you say that?
- Did you find any part of it difficult to understand?
  - If yes: Which parts were difficult?

Now let's look at another message.



- Is there any information in this message that you think is especially important?
  - (If yes) What information do you think is important? Why do you say that?
  - (if needed) [POINT TO LINE STARTING WITH “DO NOT RESPOND”] **What does this sentence mean to you?**
- Did you find any part of it difficult to understand?
  - If yes: Which parts were difficult?

## Topic 2 - Eligible/ineligible purchases

### Exhibit 4. SNAP FAQ

[START WITH GENERAL PROBES ABOUT ELIGIBLE/INELIGIBLE PURCHASES; THEN PRESENT AND HAVE PARTICIPANT REVIEW SPECIFIC FAQ BELOW FOR THIS TOPIC AND PROBE.]

**Please take a moment to read this section.** [POINT TO OR HIGHLIGHT FIRST PARAGRAPH, UNDER LETTERHEAD]

### **What can I buy with Food Stamps?**

Households can use Food Stamps to buy any food or food product that is made for humans. You can also buy seeds and plants for use in home gardens to produce food.

Households CANNOT use Food Stamp benefits to buy:

- Alcoholic beverages and tobacco
- Lunch counter items or foods to be eaten in the store
- Vitamins or medicines
- Pet foods
- Any non-food items (except seeds and plants)

Some restaurants accept Food Stamp benefits from some homeless, elderly, or disabled people in exchange for low-cost meals. Contact your County Assistance Office for a list of these restaurants. Food Stamps cannot be exchanged for cash.

- **What does this section mean to you?**
- **Did you find any part of it difficult to understand?**
  - **If yes: Which parts were difficult?**
- **How would you describe the kinds of food that you are allowed to buy with SNAP?**
- **How would you describe the kinds of foods and other items that you are NOT allowed to buy with SNAP?**
- **The second bullet refers to lunch counter items or foods to be eaten in the store. What does that mean to you?**
  - **What are some examples of those kinds of foods?**
- **In your opinion, do you feel like you have a good understanding of what you are allowed to buy with SNAP? Why do you say that?**
- **Is there any other information you would want to see on a webpage like this?**

**Thank you for sharing your thoughts about this document. Let's look at the next one.**



## Topic 3 – Trafficking

### Exhibit 5. SNAP Application (page 14)

[SHOW PARTICIPANT ENTIRE PAGE.]

Please take a moment to look over this page.

- **Please tell me in your own words what this page is about.** [INTERVIEWER: DETERMINE WHETHER P FINDS THE “SNAP” ROW AND UNDERSTANDS THE “IF THIS HAPPENS” AND “GOOD CAUSE” COLUMNS.]
- **In your opinion, is anything about this page confusing or unclear?**
  - If yes: **Which parts were not clear?**
    - **Do you have any suggestions for making this page clearer or easier to read?**
- **I'd now like you to read a couple of sections on this page.** [POINT PARTICIPANT TO “SNAP” SECTION ON THE SECOND ROW]. **Let’s start with this section. Please take a few minutes to read this section.**

Prohibitions and Penalties <small>Read about your responsibilities:</small>		
	IF THIS HAPPENS WITHOUT GOOD CAUSE	THIS MAY HAPPEN (PENALTY)
ALL BENEFITS SNAP CASH MEDICAL ASSISTANCE	Misuse Electronic Benefits Transfer (EBT) Card or PA ACCESS Card.	Fine, prison, or both.
	Do not report changes, as required.	Benefits cut or stopped.
	On purpose, give information that is false, incorrect or incomplete, or not report changes.	Fine, disqualification and/or jail time for Welfare Fraud, disqualification for administrative hearing proceedings. Not eligible for cash: • First time - 6 months. • Second time - 12 months. • Third time - forever. Not eligible for SNAP: • First time - 12 months. • Second time - 24 months. • Third time - forever.
	Trade, sell or attempt to trade, sell, buy or use another person's ACCESS Card.	Not eligible: • All court convictions - 12 months.
SNAP	On purpose, misuse SNAP benefits, for example, trade, sell, or buy EBT Card or SNAP benefits; convert benefits; or dump containers purchased with SNAP benefits to receive deposits – or buy things not covered by SNAP, such as alcohol or tobacco – or use SNAP benefits to pay for food already received or food on credit.	Not eligible: • First time - 12 months. • Second time - 24 months. • Third time - forever. • First time court conviction over \$500 - forever.
	Purchase a product with SNAP benefits with the intent of obtaining cash or consideration other than eligible food by reselling the product in exchange for cash or consideration other than eligible food.	
	On purpose, purchase products originally purchased with SNAP benefits in exchange for cash or consideration other than eligible food.	
	Use/receive SNAP benefits to buy drugs or controlled substances.	Not eligible: • First time - 24 months. • Second time - forever.
	Use/receive SNAP benefits in sale of firearms, ammunition, or explosives.	First time - not eligible forever.
	Be convicted for buying, selling or trading SNAP benefits for total of \$500 or more.	Not eligible forever.
	Lie about who you are or where you live to receive more than one SNAP benefit.	Not eligible for 10 years.
Flee to avoid prosecution, custody, or confinement because of a felony/attempted felony – or flee because of breaking probation or parole.	Not eligible until you do what the law says.	

- [POINT TO THE INFORMATION ON THE SNAP ROW IN THE SECOND COLUMN] **What does the information in this section mean to you?**
  - What does the phrase, 'If this happens without good cause' mean to you?
    - Do you recall seeing those words when you were first looking at this page?
- [POINT TO THE INFORMATION ON THE SNAP ROW IN THE THIRD COLUMN] **And how about this section, what does this information mean to you?**
  - What does the phrase, 'this may happen (penalty)' mean to you?
    - Do you recall seeing those words when you were first looking at this page?
- [POINT TO "NOT ELIGIBLE: FIRST TIME, SECOND TIME," ETC. IN TOP CELL IN THIRD COLUMN] **What does the information in this box mean to you?**
  - What does the last bullet mean to you? (Read if needed) **"First time court conviction over \$500 - forever."**

Now let's take a look at one more section on this page. [POINT TO "IF YOU ARE FOUND" ROW].

If you are found guilty of fraud or breaking the above rules:	<ul style="list-style-type: none"> <li>• Fine up to \$250,000 for SNAP and up to \$15,000 for Cash;</li> <li>• Jail up to 20 years for SNAP and up to seven years for Cash; and/or</li> <li>• Paying back benefits received.</li> <li>• Disqualification from benefits for periods stated above by program.</li> </ul>
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- **Please tell me in your own words what this section means to you.**
- **In your opinion, is this information clear?**
  - (if no) **What parts are not clear?**
- **What does the last line mean to you?**

### **Exhibit 6: Excessive Card Letter**

[SHOW PARTICIPANT ENTIRE EXCESSIVE CARD LETTER AND HAVE PARTICIPANT REVIEW IN ITS ENTIRETY BEFORE PROBING.]

**Now let's look at another letter. Please take a few minutes to read the letter and then we will talk about it. If necessary: Please remember to think aloud as you read.**

Dear <Client Name>,

Our records indicate that you have ordered an excessive number of Electronic Benefit Transfer (EBT) Cards in the past several months. You have received <#> replacement cards in the last twelve months.

Because of the high number of replacement cards you have ordered, your EBT activity will now be looked at closely by the EBT Risk Management Unit. When you applied for benefits you agreed not to do any of the following:

- Give false, incorrect or incomplete information;
- Trade, sell or alter your EBT Card or your PAACCESS Card;
- Use someone else's EBT or PAACCESS Card;
- Use your Supplemental Nutrition Assistance Program (SNAP, Food Stamp) benefits to buy ineligible items such as alcoholic drinks, tobacco or any non-food items;
- Use your SNAP (Food Stamp) benefits to buy drugs or controlled substances, firearms, ammunition or explosives; or
- Use your SNAP (Food Stamp) benefits to pay for food already received, or use your SNAP (Food Stamp) benefits to purchase food on credit.

Please remember that your EBT card does not have an expiration date. You can use the same EBT Card from month to month.

If you keep ordering replacement cards, you may be asked to speak with a caseworker and provide an explanation. If you do not give a good reason, the Office of Inspector General may start an EBT fraud investigation into the possible illegal use of your SNAP (Food Stamp) benefits.

If you have any questions about this letter, please contact the Department of Human Services Helpline at 1-800-692-7462.

Respectfully,

EBT Risk Management Unit

- **In your own words, can you tell me what this letter is saying?** [INTERVIEWER: DETERMINE WHETHER P UNDERSTANDS THE MEANING AND CONSEQUENCES OF ASKING FOR TOO MANY REPLACEMENT CARDS]
- **Are there any parts of this letter that are confusing or unclear?**
  - If yes: **Which parts?**
- (IF NOT ALREADY DISCUSSED) **This letter talks about asking for an excessive number of EBT cards. In your own words, what does that mean to you?**
- **What would you expect to happen next after receiving this letter?**

## Topic 4 - Fraud reporting

### Exhibit 7. Fraud FAQs

[SHOW PARTICIPANT ENTIRE FRAUD FAQ PAGE. HAVE PARTICIPANT REVIEW SELECTED SECTIONS ONLY.]

**Can you please read the section below and tell me what comes to mind?** [POINT TO SELECTED FAQ]

#### **What is welfare fraud?**

Simply put, welfare fraud occurs when an individual uses fraudulent means to receive public assistance benefits to which they were not entitled.

The legal citation for welfare fraud can be found at 62 P.S. §481 and states that welfare fraud occurs when an individual:

- Willfully makes a false statement or misrepresentation about their circumstances or fails to disclose a material fact regarding their eligibility status;
- Secures or attempts to secure public assistance or aids or abets another person receiving public assistance; and
- Has knowledge of the fraudulent act.

- **In your opinion, is anything in this section confusing or unclear?**
  - (if yes) **What do you think is not clear?**
- **Can you name any examples of welfare fraud?**

**How about this paragraph?** [POINT TO SELECTED FAQ]

#### **How do I report suspected welfare fraud?**

- Individuals who want to report welfare fraud can use one of three methods:
- Make an online complaint using the "Report Fraud" section of the OSIG's website
- Call the OSIG's toll free welfare fraud tipline at 1-800-932-0582.
- Submit a complaint via U.S. Mail to the OSIG at:

Office of State Inspector General  
555 Walnut Street, 7th Floor  
Harrisburg, PA 17101

- **In your opinion, is anything in this section confusing or unclear?**
  - (if yes) **What do you think is not clear?**
- **Have you ever thought about filing a welfare fraud report?**
  - (If yes) **You don't have to tell me if you don't want to, but did you file the complaint?**
    - (If no) **What made you decide not to?**

How about this paragraph? [POINT TO SELECTED FAQ]

**Does the Office of State Inspector General accept anonymous complaints?**

Yes. However, you are encouraged to identify yourself so that we may follow up with you, if necessary, to obtain additional information that would aid in our investigation.

- Please tell me in your own words what this section means to you.

Those are all the documents. Thank you for sharing your thoughts with me about them.

## Debriefing Questions:

Now I just have a few more questions before we are finished.

- Thinking about all the materials we have reviewed today, is there anything you would like to add that we didn't get a chance to talk about yet?
- In the past, have you had any issues with your benefits from the Food Assistance program?
- If you find yourself having trouble with the program, what do you do at home?
  - o Do you call for help? Who tends to help you?
  - o Are there other things you do when you have trouble filling out forms?
- Government agencies collect data when people fill out forms for programs, such as applying for food assistance benefits. Do you think this data should be shared with other government agencies?
- Do you have any other last thoughts you'd like to share?

Thank you for your help today!

[ASK PARTICIPANT TO FILL OUT VOUCHER FORM. GIVE PARTICIPANT INCENTIVE]

## Thinkaloud Practice Paragraph

Our solar system was formed about 4.5 billion years ago. It consists of our sun and eight main planets: Mercury, Venus, Earth, Mars, Jupiter, Saturn, Uranus and Neptune. Mercury, Venus, Earth and Mars are mostly made of rock and metal and are called "terrestrial planets." Jupiter, Saturn, Uranus and Neptune are called "gas giants" because they are mostly composed of gas.