

Delaware 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 Delaware provides to people who participate in SNAP.

To ensure we capture notes of your feedback during today's interview we will call my colleague so that they can take notes.

[INTERVIEWER: CALL NOTETAKER]

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 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.

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.

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 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: [Program Information and Rights and Responsibilities \(Page 18/19\)](#)

[HAVE PARTICIPANT REVIEW SPECIFIC SECTIONS OF THIS DOCUMENT BELOW FOR THIS TOPIC.]

This is part of a packet of information provided by the DE SNAP program. Please take a few minutes to read this and then we will talk about it. If necessary: Please remember to think aloud as you read.

Now let’s look at this section.

Delaware's Food First Electronic Benefits Transfer (EBT) Card

Food Benefits are issued on an EBT card. Once your benefits are approved, your EBT card will be mailed to you. You must call Conduent Customer Service at 1-800-526-9099 to select your Personal Identification Number (PIN). You must keep your PIN private. Do not write down your PIN on your card or in an unsafe place, and do not give anyone your PIN. Do not use a PIN that can easily be guessed by family members, like

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your birth date. If someone takes your EBT card and uses your PIN to get your benefits without permission, your benefits will not be replaced.

If your EBT card is lost or stolen, YOU MUST IMMEDIATELY CALL Conduent's toll-free Customer Service number at 1-800-526-9099. If you fail to call this number immediately to freeze your account so that no one can use your benefits, any missing benefits will not be replaced. The Customer Service number is available 24 hours a day, 7 days a week.

- In your own words, can you tell me what this is saying?
- In your opinion, is the information in this section useful or not useful? Why do you say that?
- Is anything here confusing or unclear? Why do you say that?
- Is there any other information you would want to see that was not here?
- Please tell me in your own words what a PIN is.

Exhibit 2: [EBT Brochure](#)

[HAVE PARTICIPANT REVIEW BROCHURE IN ITS ENTIRETY. THEN POINT PARTICIPANT TO RELEVANT SUBTOPIC EXCERPTS BELOW AND PROBE.]

Here is a brochure with some information that someone would get when they are approved for SNAP. Please take a few minutes to read this page and then we will talk about it. If necessary: Please remember to think aloud as you read.



This guide provides information about using your Delaware EBT Card.

For easy access to your balance, transaction history and other information, visit

ConnectEBT.com

How to Use Your Card

QUEST | You can use your card to buy food wherever you see the Quest logo.

Buying Groceries

- Select "EBT" on the merchant's terminal and enter your 4-digit PIN.
- Keep your receipt — it shows your account balance.
- There are no minimum dollar amounts per transaction and no maximum limit on the number of transactions.

Manual Transactions

- If the store's terminal is not working, you can still use your SNAP benefits to buy food.
- The cashier will total your groceries and fill out a form.
- Sign the form and keep a copy as your receipt.

Using Your Benefits Illegally

- Intentional misuse of your card and/or benefits is a federal crime.
- You could be disqualified from the benefit program and may be prosecuted if you use your card for illegal purposes.

How to Activate Your Card

Before you can use your card, you must activate it and select a 4-digit Personal Identification Number (PIN).

- #### Go Online

 - Login to **ConnectEBT.com** by entering your 16-digit card number.
 - If you do not have internet access, call the Customer Service phone number on the back of your card.
- #### Select a PIN

 - You must select a 4-digit Personal Identification Number (PIN) for your card.
 - Choose a 4-digit number that is easy for you to remember but hard for others to guess.
- #### Sign the Back

 - Be sure to sign the back of your card.
 - You will not be able to use your card at stores if you do not sign the back.

¿Se habla español?

Si quiere una versión de este folleto en español, por favor comuníquese con la Unidad de Relaciones al Cliente de la División de Servicios Sociales al 1-866-843-7212.

Para activar su tarjeta EBT, revisar su saldo u obtener ayuda adicional con su tarjeta EBT, por favor comuníquese con el servicio al cliente de Delaware EBT al 1-800-526-9099.

How to Keep Your Card and PIN Safe

Your card and PIN are the keys to getting your benefits. If someone gets your card and knows your PIN, they could use all your benefits — **and those benefits will not be replaced.**

Card Care

- Keep your card in a safe place, like your wallet or purse.
- Do not get your card dirty.
- Keep your card away from magnets and electronics.
- Do not leave your card in direct sunlight.

PIN Safety

- Do not write your PIN on your card or on anything you keep with your card.
- NEVER tell your PIN to anyone.
- Do not try to guess your PIN; if you enter it wrong three times, your card may be locked until the next day.

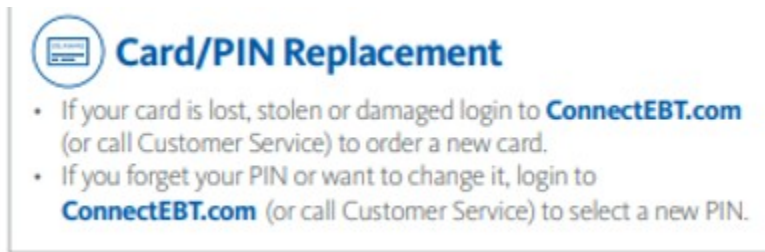
Card/PIN Replacement

- If your card is lost, stolen or damaged login to **ConnectEBT.com** (or call Customer Service) to order a new card.
- If you forget your PIN or want to change it, login to **ConnectEBT.com** (or call Customer Service) to select a new PIN.

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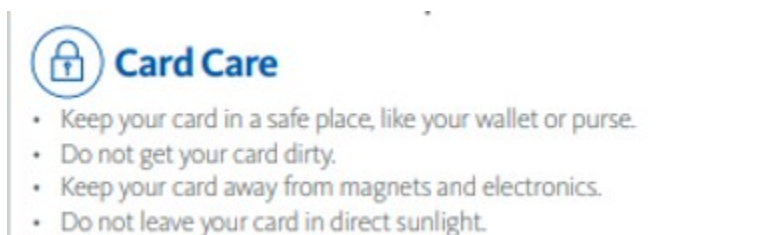
- In your own words, what is the purpose of this document?
- Is there any information here that you think is especially important?
 - If yes: What information do you think is important? Why do you say that?
- Did you find any part of it difficult to understand?
 - If yes: Which parts were difficult?
- Did you read anything on this page that you didn't know before?
- Was there anything that you expected to see in this page that was not here?

I now have some questions about specific sections. [POINT PARTICIPANT TO SELECTED SECTIONS.]



- How would you describe this section in your own words?

Now how about this section?



- What does this section mean to you?
- This section says to keep your card in a safe place. What does that mean to you?
 - (If needed) What are some ways someone might keep their card safe?
- Is anything in this section confusing or unclear?

Thank you for sharing your thoughts on that. Now let's take a look at another section of this brochure. Some of the questions that I ask you may sound repetitive, so thank you for your patience as we talk about these materials.

Topic 2 - Eligible/ineligible purchases

Exhibit 2: [EBT Brochure](#) (Continued)

[PARTICIPANT REVIEWED BROCHURE IN ITS ENTIRETY UNDER TOPIC ONE. FOR TOPIC 2, POINT PARTICIPANT TO RELEVANT SUBTOPIC EXCERPTS BELOW AND PROBE.]

Please take a moment to re-read this section. If necessary: Please remember to think aloud as you read.

Frequently Asked Questions

What can I buy with my card?

The EBT Card must be used to buy unprepared food. You cannot use the card to purchase hot foods or foods prepared for immediate consumption (i.e., restaurant foods). You also cannot use your card to get cash or purchase non-food items, such as paper towels or laundry detergent.

- In your own words, can you tell me what this section means to you?
- Did you find any part of it difficult to understand?
 - o If yes: Which parts were difficult?
- What does “unprepared food” mean to you?
- What does “non-food items” mean to you?

Thank you for sharing your thoughts on that. Now let’s take a look at another brochure from the DE SNAP program.

Exhibit 3: [DSS Brochure](#)

[POINT PARTICIPANT TO RELEVANT SUBTOPIC EXCERPTS IN BROCHURE BELOW AND PROBE.]

Now please take a look at this information in this brochure. If necessary: Please remember to think aloud as you read.

Electronic Benefit Transfer (EBT) Card

Your SNAP benefits will be issued on an EBT card.



After you are approved for SNAP, you will receive an EBT card in the mail. You can use your EBT card to buy food at stores and farmers markets that accept SNAP EBT. Look for an EBT or SNAP sign at the entrance. You can also use your EBT card to buy groceries online at participating stores. Visit <http://www.dhss.delaware.gov/dss/> to find stores that accept SNAP EBT payments online.



You CAN pay for the following items with SNAP EBT:

- ✓ Fruits & Vegetables
- ✓ Meat, poultry, & fish
- ✓ Dairy products
- ✓ Breads & cereals
- ✓ Other food items
- ✓ Vegetable, fruit, and herb seeds and plants

You CANNOT pay for the following items with SNAP EBT:

- ✗ Hot or prepared foods
- ✗ Non-food items
- ✗ Alcoholic beverages
- ✗ Vitamins, medicines, and supplementals
- ✗ Fees for service, delivery, shipping, or membership

IT IS ILLEGAL TO BUY, SELL, OR TRADE AN EBT CARD OR SNAP BENEFITS. PUNISHMENT MAY INCLUDE FINES AND/OR IMPRISONMENT UNDER THE FOOD STAMP ACT OF 1977.

- What does this information 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?
- Did you see anything in this section that you did not know before?

- Is there any other information you would want to see on a page like this?

Topic 3 – Trafficking

Exhibit 3: [DSS Brochure](#) (Continued)

[POINT PARTICIPANT TO RELEVANT SUBTOPIC EXCERPTS IN BROCHURE BELOW AND PROBE.]

Now let's look at the statement at the bottom of that brochure. Please remember to think aloud as you read.

IT IS ILLEGAL TO BUY, SELL, OR TRADE AN EBT CARD OR SNAP BENEFITS. PUNISHMENT MAY INCLUDE FINES AND/OR IMPRISONMENT UNDER THE FOOD STAMP ACT OF 1977.

- Please tell me in your own words what this section means to you.
- In your opinion, is anything about this page confusing or unclear?
 - If yes: Which parts were not clear?
- What does it mean to buy, sell, or trade an EBT card?
- Did you see anything in this section that you did not know before?
- Is there any other information you would want to see in a statement like this?

Exhibit 1: [Program Information and Rights and Responsibilities \(Page 18\)](#)

[HAVE PARTICIPANT REVIEW SPECIFIC SECTIONS OF THIS DOCUMENT BELOW FOR THIS TOPIC.]

Now please take a few minutes to read this section which is part of the application for benefits in DE.

Trafficking is defined as follows:

- The buying, selling, stealing, or otherwise affecting an exchange of Food Benefits issued and accessed via Electronic Benefit Transfer (EBT) cards, card numbers, and personal identification numbers (PINs), or by manual voucher and signature, for cash or consideration other than eligible food, either directly, indirectly, in complicity or collusion with others, or acting alone;
- Attempting to buy, sell, steal, or otherwise affect an exchange of Food Benefits issued and accessed via Electronic Benefit Transfer (EBT) cards, card numbers, and personal identification numbers (PINs), or by manual voucher and signatures, for cash or consideration other than eligible food, either directly, indirectly, in complicity or collusion with others, or acting alone.
- The exchange of firearms, ammunition, explosives, or controlled substances, as defined in section 802 of title 21, United States Code, for Food Benefits;
- Purchasing a product with Food Benefits that has a container requiring a return deposit with the intent of obtaining cash by discarding the product and returning the container for the deposit amount, intentionally discarding the product, and intentionally returning the container for the deposit amount;
- Purchasing a product with Food Benefits with the intent of obtaining cash, or consideration other than eligible food, by reselling the product and subsequently intentionally reselling the product purchased with Food Benefits in exchange for cash or consideration other than eligible food; or
- Intentionally purchasing products originally purchased with Food Benefits in exchange for cash or consideration other than eligible food.

- Please tell me in your own words what this section is about.
- Did you learn anything in this section that you did not know before? What was that?
- Is there any other information you would want to see in a page like this?
- 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?
- This section talks about trafficking.
 - What does this mean to you?
 - [IF NEEDED] Can you think of any examples of what might be considered trafficking?
- [IF NEEDED; POINT TO FIRST BULLET] How about this first bullet, what does this mean to you?
 - In your opinion, what is the difference between the first bullet and the second bullet?
- [IF NEEDED; POINT TO FIFTH BULLET] And how about this bullet, what does that mean to you?

Exhibit 4. [Application](#) (Page 12)

[HAVE PARTICIPANT REVIEW SPECIFIC SECTIONS OF PAGE 12 BELOW FOR THIS TOPIC.]

Now please take a look at this information. If necessary: Please remember to think aloud as you read.



Penalties in the Food Supplement Program

If you...	You will lose food benefits...
▪ Hide information or make false statements ▪ Use EBT cards that belong to someone else ▪ Use food benefits to buy alcohol or tobacco ▪ Trade or sell benefits or EBT cards	▪ 12 months for the first offense ▪ 24 months for the second offense and ▪ permanently for the third offense
▪ Trade food benefits for controlled substances, such as drugs	▪ for 24 months for the first offense and ▪ permanently for the second offense
▪ Trade food benefits for firearms, ammunition or explosives	▪ Permanently
▪ Trade, buy or sell food benefits of \$500 or more	▪ Permanently
▪ Give false information about who you are and where you live so you can get extra food benefits	▪ 10 years for each offense

You can also be fined up to \$250,000 or put in prison for up to 20 years or both, for doing these things. You may also be charged under Federal laws.

The information you give us will be checked to make sure your household is eligible for food benefits and Cash Assistance. Federal, State, and Local officials will check the information you give us. The information you give us may also be checked by other Federal Aid programs and Federally-Aided State programs, such as School Lunch and Medicaid. If any information given is found to be incorrect, you may be denied Food Benefits/Cash Assistance. If you give false information on purpose, legal action may be taken against you. You may also have to pay back the amount of benefits you should not have received.

- Please tell me in your own words what this section is about.
- Is there any information 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 this difficult to understand?
 - If yes: Which parts were difficult?
 - Do you have any suggestions for making this page clearer or easier to read?

Topic 4 - Fraud reporting

Exhibit 5. [Fraud Reporting Webpage](#)

[HAVE PARTICIPANT REVIEW WEBSITE EXCERPT BELOW IN ITS ENTIRETY -.]

Next, we will review some information from the DE DHSS website. Please remember to think aloud as you read this information.

Overview

Audit and Recovery Management Services (ARMS) identifies, investigates and refers for criminal prosecution or civil litigation acts of fraud or error that cause an overpayment of benefits in welfare programs administered by Delaware Health and Social Services. ARMS is also responsible for the accounting and collection of all debts owed to the state as a result of an overpayment of benefits in a public welfare program administered by DHSS.

Guidelines for Reporting Fraud

In order to ensure that only eligible individuals receive the correct level of benefits, we need your assistance by reporting persons who you think are committing welfare fraud in the following DHSS programs:

- TANF (cash assistance)
- Child Care Assistance
- Food Stamps
- Medicaid

To assist you, ARMS maintains a number of confidential means for reporting welfare fraud. Each person reporting welfare fraud is encouraged to assist ARMS by providing the following information:

A. Reporting persons information:

1. Your Name
2. Your Phone Number
3. Your Street Address
4. Your City/County
5. Your State
6. Your Zip Code
7. E-mail address

(Persons reporting welfare fraud can choose to remain anonymous!)

B. Type of program:

1. TANF
2. Food Stamps
3. Child Care
4. Medicaid
5. Other program administered by DHSS

C. Person/business that you are reporting: (if known)

1. Name
2. Date of Birth
3. Social Security Number
4. Phone number
5. Street Address
6. City/County
7. State
8. Zip Code

D. Please provide a brief summary relating to your allegation.

NOTE: All allegations will be screened and/or investigated. ARMS investigations are confidential and the specifics of the investigations cannot be discussed with the general public.

To use this service, please contact our ARMS/Operations section via [e-mail](#), [phone](#) or [mail](#) or visit us at our [office locations](#).

Related Resources

- [ARMS' Fraud Poster: Text Only Version](#)
- [United Council on Welfare Fraud](#)
- **In your opinion, what is the purpose of this web page?**
- **In your opinion, is this information clear or not clear? Why do you say that?**
- **Did you learn anything in this section that you did not know before? If yes, what information here is new for you?**
- **[IF NEEDED, POINT TO FIRST SECTION "Overview"] Please tell me in your own words what this first section means to you.**
 - **[IF NEEDED, POINT TO FIRST SENTENCE "Audit and Recovery..."] What does this first sentence mean to you?**
 - **[IF NEEDED] What does "acts of fraud or error that cause an overpayment of benefits" mean to you?**

- o [IF NEEDED, POINT TO SECOND SENTENCE “ARMS is also responsible...”] What does this next sentence mean to you?
- [IF NEEDED, POINT TO SECTION UNDER “Guidelines...”] How about this next section, what does that mean to you?
- If you were thinking about reporting some kind of fraud, would you have any concerns about providing your name or other personal information?
 - o [NOTE WHETHER P ATTENDS TO SENTENCE “(Persons reporting welfare fraud can choose to remain anonymous)”]
 - o [IF NEEDED, POINT TO “(Persons reporting welfare fraud...)”] Do you recall whether you saw this sentence when you reading this page?
 - What does that mean to you?
 - o If you wanted to report fraud, do recall seeing any information on this page about how you could do that?

Exhibit 6. Fraud Reporting Flyer

[HAVE PARTICIPANT REVIEW IN ITS ENTIRETY AND PROBE.]

Next, we will take a look at another flyer. Please remember to say anything that comes to mind as you review.

UP TO
\$1,000 REWARD
For information leading to the arrest
of persons who have committed
WELFARE FRAUD



Delaware Health and Social Services
Audit & Recovery Management Services
in cooperation with Delaware Crime Stoppers
Wants to say **FAREWELL TO WELFARE FRAUD**

CALL CRIME STOPPERS

1-(800)-TIP-3333

Free Cell Phone Calls * TIPS

YOU DO NOT HAVE TO REVEAL YOUR NAME

- Delaware Takes WELFARE FRAUD Seriously
- WELFARE FRAUD is a Crime
- WELFARE FRAUD takes away from persons who are truly needy
- Rewards paid for information that leads to any criminal arrest.

- In your opinion, what is the purpose of this document?
- Do you have any questions after reviewing this sheet?
- In your opinion, is anything about this page confusing or unclear?
 - If yes: Which parts were not clear?
- Is welfare fraud a term you have heard before?

- o What comes to mind when you hear welfare fraud?
- [POINT TO *TIPS] What does *TIPS mean to you?
- Thinking about the information we reviewed before about trafficking, in your opinion is it clear whether there is a connection between trafficking and the information on this page? Why do you say that?
 - o In your opinion, do trafficking and welfare fraud mean the same thing, or are they different? Why do you say that?
- Do you have any comments on this flyer that you want to share?

Those are all the documents I have to review with you today. Thank you for sharing your thoughts with me about them.

Debriefing Questions (time permitting):

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?

Government agencies collect information when people fill out forms for programs. One example is the information given when someone fills out an application for food assistance benefits. Government agencies also collect data using surveys, like the census that is taken every ten years about the population.

How would you feel if the information that agencies get from the application forms, such as the one for food assistance benefits, was shared with other government agencies instead of those other agencies asking you directly?

[IF NEEDED:] For example if you completed the SNAP application, it asks a question about your date of birth. How would you feel if about your date of birth that you gave to SNAP was used by another agency that was conducting a survey, instead of the other agency asking you for your date of birth?

[IF NEEDED:] So the answer that you had given on your SNAP application would be used by the other agency. In your opinion, would that be okay or would that not be okay?

[IF NEEDED:] Tell me more about why you answered that way?

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]