North Carolina WIC Electronic Benefits Transfer (eWIC) and Bnft™ Application Implementation

Digital Government: Government to Citizen

North Carolina

Initiated: October 6, 2016

Completed: May 11, 2018

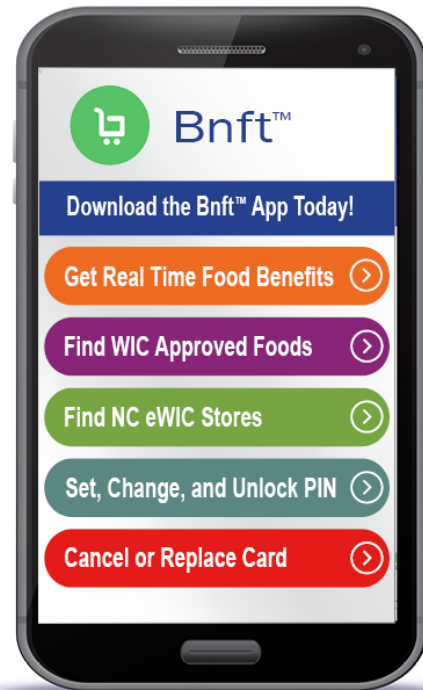Contact: Kim Lovenduski, NC DHHS Division of Public Health (919-707-5750, kim.lovenduski@dhhs.nc.gov)

NC eWIC

WIC Shopping Made Easy!

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Division of Public Health · Nutrition Services Branch
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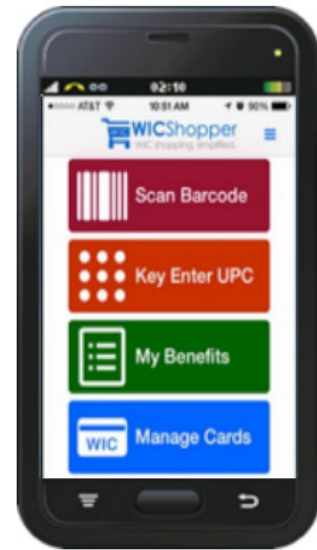
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Bnft™

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Get Real Time Food Benefits ⊗

Find WIC Approved Foods ⊗

Find NC eWIC Stores ⊗

Set, Change, and Unlock PIN ⊗

Cancel or Replace Card ⊗

EXECUTIVE SUMMARY

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a public health nutrition program administered by the United States Department of Agriculture, Food and Nutrition Service, through North Carolina's Department of Health and Human Services (DHHS), Division of Public Health (DPH). WIC is designed to increase the health of low-income pregnant, breastfeeding, and postpartum women, infants, and children under the age of five by providing nutritious foods, education for breastfeeding and nutrition, along with medical and social service referrals. Eligibility requirements for participation in the WIC program include residency, categorical eligibility, household income, and nutritional risk.

The North Carolina WIC Program contracted with 85 local agencies at over 175 clinic sites across the state to provide services to approximately 240,000 WIC participants each month during the planning and implementation phase of the project. In addition to local agency partnerships, the WIC Program has over 2,000 authorized WIC grocery and retail pharmacy locations where participants may shop for approved items.

The Healthy, Hunger-Free Kids Act of 2010 mandated that all state WIC programs replace paper-based food instruments with WIC electronic benefits transfer cards (eWIC) by October 1, 2020. Public health officials in North Carolina saw this requirement as an opportunity to provide even greater benefit to WIC participants and introduced a mobile application, Bnft™, with the eWIC implementation. After completing an in-house planning process, on October 6, 2016, DHHS signed a contract with Solutran to transfer the state's paper voucher system to an automated system with debit cards, and to develop a website for users as well as a smart phone app for Android and Apple devices called Bnft™. Statewide rollout of the eWIC program and Bnft™ app was completed on May 11, 2018.

To date, the majority of eWIC participants have downloaded the Bnft™ app which allows them to scan Universal Product Codes (UPCs) on items in the store to see if it is eligible for purchase. The app is also programmed to highlight the least expensive item in each category as the preferred item for purchase, which allows DPH to more efficiently manage the allocated funds. WIC staff can also send push notifications through the app, which proved to be very useful during Hurricane Florence in the fall of 2018, as well as during the federal government shutdown (December 2018 – January 2019).

eWIC has streamlined the WIC participant experience by eliminating the need to keep track of paper vouchers and lists of approved items, as the food prescription is electronically recorded on the Electronic Benefit Transfer (EBT) card, and participants can use the Bnft™ app to scan items in the store to determine if they are eligible for purchase. eWIC participants' shopping experiences are now almost exactly like any other shopping experience, resulting in less stigma and potential embarrassment at the checkout. Cashiers are no longer required to make on-the-spot decisions as to whether an item is allowed under the WIC rules. Checkouts are faster and more pleasant for eWIC participants and cashiers. In part, this is due to a Retailer Integration Incentive Initiative that the State offered to allow vendors to integrate their systems. All benefit information is stored electronically, so an eWIC participant can easily check their balance and review which items they have left to purchase during a given time period.

The United States Department of Agriculture, Food and Nutrition Service was so pleased with North Carolina's eWIC implementation that they are using our program as a model and best practice.

CONCEPT

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a federal program to safeguard the health of low-income women, infants, and children up to age 5 who are at nutrition risk by providing nutritious foods to supplement diets, information on healthy eating, and referrals to health care. The grant-based program is managed at the state level and provides eligible participants supplemental foods benefits for the purchase of items like fruits and vegetables, breakfast cereals, milk, cheese, whole grains, and infant formula.

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In 2017, the North Carolina WIC Program began the eWIC implementation project to replace WIC paper food instruments with online eWIC using a magnetic stripe card. The eWIC implementation project involved numerous internal and external stakeholders including 240,000 WIC participants served each month, 2,000 retailers, 1,300 corporate stores, and 85 County and Health Center Local Agencies with 175 sites. The eWIC implementation also required changes to the state's existing WIC management information system, called Crossroads, and to vendor cash register systems to process WIC EBT transactions. The project was fully funded by the US Department of Agriculture, Food and Nutrition Service and cost $6,173,614 to implement.

North Carolina WIC partnered with Solutran to develop a mobile application called Bnft™ to further improve the WIC participant shopping experience. Bnft™ was released to the Apple App Store and Google Play Store in 2017. North Carolina WIC maintains a database of over 14,500 authorized WIC foods that WIC participants can purchase with their eWIC card, referred to as the Approved Product List (APL). Prior to the eWIC implementation, the North Carolina WIC team visited approximately 1,300 stores across the state to collect the WIC food data via Universal Product Codes (UPCs). The UPCs are used to identify eligible food items and can be scanned in the Bnft™ app for confirmation.
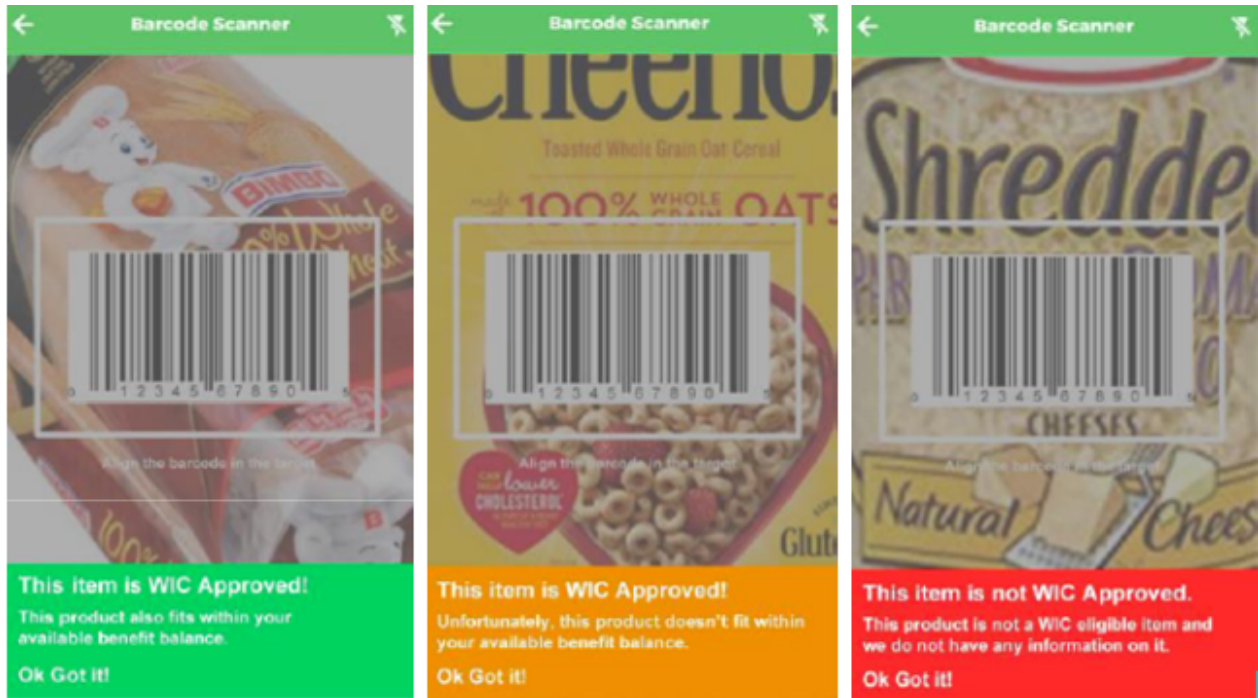
The Bnft™ app is the first of its kind to provide functionality to reduce food costs by featuring the least expensive brand of each food item carried by retailer. In addition, a color-coded system is used for UPC Code lookup: red if the scanned item is not WIC-eligible, yellow if the item is eligible but has already been purchased during the benefit period, or green if the item is eligible and still available for purchase during the benefit period.

The contract for the eWIC and Bnft™ implementation was awarded on October 6, 2016. North Carolina WIC established an aggressive timeline for the project to ensure that it was completed and fully rolled-out well in advance of the 2020 transition deadline and within a single State Fiscal Year and Federal Fiscal Year. Careful planning went into building the schedule, which remained constant from the time the RFP was issued and took into consideration requirements such as retailer locations as well as weather patterns across NC. Contingency weeks for each rollout group were built into the plan.

When selecting a contractor for WIC EBT, North Carolina paid particular attention to system uptime in each proposal reviewed to ensure optimal performance and continuous service to participants. Due to the active-active architecture provided that guaranteed a fully redundant system with an uptime of 99.999%, Solutran was able to exceed the 99.5% minimum uptime which other contractors stated they would meet. This translates into potentially 44 additional hours of uptime, which ultimately results in better service to WIC participants statewide as their transactions are not impacted at the grocery store. In 2018 Solutran's downtime for the year was only 16 minutes, well below the established threshold and industry average. Solutran is the only EBT service provider with an active-active system.

North Carolina WIC worked closely with each integrated WIC vendor to ensure that eWIC transactions met the USDA FNS standards. Teams from North Carolina WIC completed in store testing including balance inquiries, purchases, and voids to validate that POS systems functioned as expected, receipts were accurate, and data transferred properly to the EBT system. Monthly conference calls were held with the Retailers Association to keep them apprised of the program's progress. Additionally,

presentations were made at the annual North Carolina/South Carolina Retailer Association Conference, webinars were created for retailers, and an email account was established for retailer questions.

To prepare for the move and ensure that participants and vendors were informed about both the cards and the app, DHHS staff mounted a statewide educational campaign for all stakeholders, including participants, WIC staff and vendors. Colorful posters and handouts were created in English and Spanish for prominent display in WIC offices and in mailed notices to participants and vendors. DHHS leadership held a meeting with WIC staff in the pilot counties to solicit project buy-in. During rollout weeks, there was some friendly competition to see which clinic site could issue the first eWIC card in the region. In addition, the requirement to positively promote the eWIC program to participants and retailers was written into each State WIC staff member's annual work performance plan as well as identified as a deliverable in the local agency consolidated agreement addenda and contracts.

Rollout of the eWIC program and Bnft™ app was completed on May 11, 2018.

SIGNIFICANCE AND IMPACT

North Carolina's WIC program serves approximately 240,000 recipients across the state every month.

Prior to the introduction of eWIC, benefits were provided in the form of paper vouchers for specific quantities of specific foods. Vouchers were issued on a rolling month basis and were single use, meaning that a participant would need to purchase all items on the voucher in one visit to the grocery store, or forfeit the benefits they were not redeeming at that time. This meant that participants were not always receiving the full benefits to which they were entitled, making the program less effective.

In addition to the unused benefits, shopping using the paper-based WIC food instruments was often an embarrassing process. For example, when using the paper vouchers, WIC participants had to keep track of the food lists for each member of the family, either in their head or written down. Often this meant bringing a folder containing food lists to the store, just one of many parts of the old WIC shopping experience that was inconvenient and drew attention to the fact that the participant was shopping with a supplemental nutrition program.

At the checkout, WIC participants had to keep all WIC items separate from non-WIC items to allow the cashier to confirm that the items are the exact items allowed on the voucher, and the exact allowed amount. This again drew attention to the fact that the shopper was using an assistance program. Additional potential for embarrassment arose if the cashier was not properly trained and required management assistance to confirm WIC product eligibility, or if the participant had accidentally picked up too much of an item or included items that were not WIC eligible.

Even with eWIC, when retailers use stand beside equipment vs. having integrated systems, participants are still required to separate their non-WIC items from their WIC items. To ensure that NC participants are able obtain the best service possible, NC initiated a retailer integration incentive project that provided financial incentives for retailers to move to integrated systems. This resulted in 196additional retailers becoming integrated in NC.

The eWIC program provides significantly more flexibility to WIC participants. The average benefit redemption value with paper food instruments was $63.32. As of March 2019, now that food instrument redemption no longer exists, the average redemption for each eWIC transaction is $34.17. While the average redemption per transaction has decreased significantly, the average number of store visits in a month has increased to 4, indicating that participants are shopping more often and purchasing less per visit given the greater flexibility. Now, recipients can mix WIC items with the rest of their groceries and

pay for them in a single transaction, first using the eWIC card and then a regular payment method. This allows recipients to maintain their privacy while expediting the checkout process.

There are three ways that participants can manage their benefits and get customer support: through the Bnft™ app, the Bnft™ online website, and Solutran's Interactive Voice Response (IVR) system.

Participants are leveraging the Bnft™ app to maximize their benefits at extraordinary rates. To date, the majority of NC participants have installed and are using the app, which allows participants to:

- Find stores that accept WIC;
- Scan UPC codes to confirm products are WIC approved;
- Receive notifications when food benefits are added onto the card;
- Check their available balance;
- Review their transaction history; and
- Report lost or stolen cards and request replacements.
- When a participant scans the UPC on an item the app will show them one of the following messages:

> **Green:** the item is WIC approved and the participant has balance available to purchase it
> **Yellow:** the item is WIC approved but the participant does not have balance available to purchase it
> **Red:** the item is not WIC approved
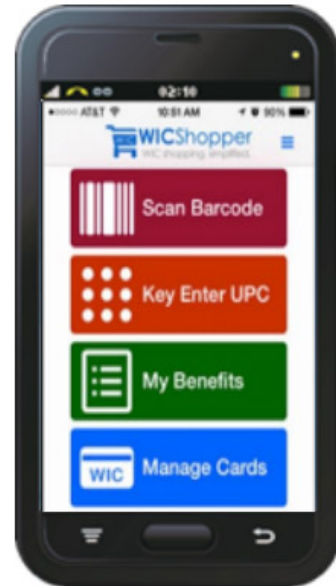
The majority of eWIC cardholders are using the Bnft™ app to find out about their WIC benefits prior to shopping. Cardholders are using the app to manage their benefits five times more than the interactive voice responses system and ten times more than Solutran's cardholder web portal. The app usage has been directly linked to the frequency of shopping trips to redeem benefits at the store, which indicates that participants are using the app to review their available benefits prior to shopping.

Participants are using the app in the following ways:

- Benefit Balance (75%)
- Store Locator (15%)
- Transaction History (7%)
- All other (3%)

The rollout of the app coincided with hurricane season, presenting an additional use case that North Carolina WIC had not originally considered. Hurricane Florence required the evacuation of thousands of North Carolinians from our coastal counties. Issuance and redemption using an EBT system proved to be invaluable during Hurricane Florence as the North Carolina WIC program was able to remotely issue benefits to participants that were affected by the natural disaster. In addition, the participants who had to evacuate were able to use the store locator function to find WIC vendors in the counties to which they had evacuated.

Based on their experience during Hurricane Florence, and due to the large scale messaging capabilities of the Bnft™ app, North Carolina WIC was able to send a push notification to participants to reassure them that the program was still operational, and their benefits were available, during the federal government shutdown.

In addition to the reduced stigma and increased redemption flexibility for participants there are some distinct benefits for North Carolina government, including:

Primary Benefit	Sub-Benefit
Improved fraud identification	Automated electronic transaction records substantially reduce opportunities for fraud
Cost containment	Bnft™ app is programmed to highlight the least expensive item in each category as the preferred item for purchase, allowing WIC staff to more efficiently manage allocated funds
Improved local health department operations	Improved efficiency of clinics by reducing time spent printing paper food vouchers Increased time to spend on nutrition education activities Improved utilization of clinic space by eliminating large MICR printers
Reduced training required for retailers	Cashiers no longer need a detailed knowledge of WIC eligibility, so WIC staff do not need to spend as much time training retailers
Reduced costs associated with benefit issuance	eWIC implementation has reduced NC WIC program costs by reducing the need for paper, printers, and ink now that paper vouchers are not used.
Reduced call center volume	Overall call center volume has reduced as participants now use the app, web portal, or IVR system to look up information about their accounts