



WASHINGTON STATE  
FARMERS MARKET  
ASSOCIATION

# Washington's Pilot Projects

## SNAP EBT Integration at Farmers Markets

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2024 WSFMA  
Conference

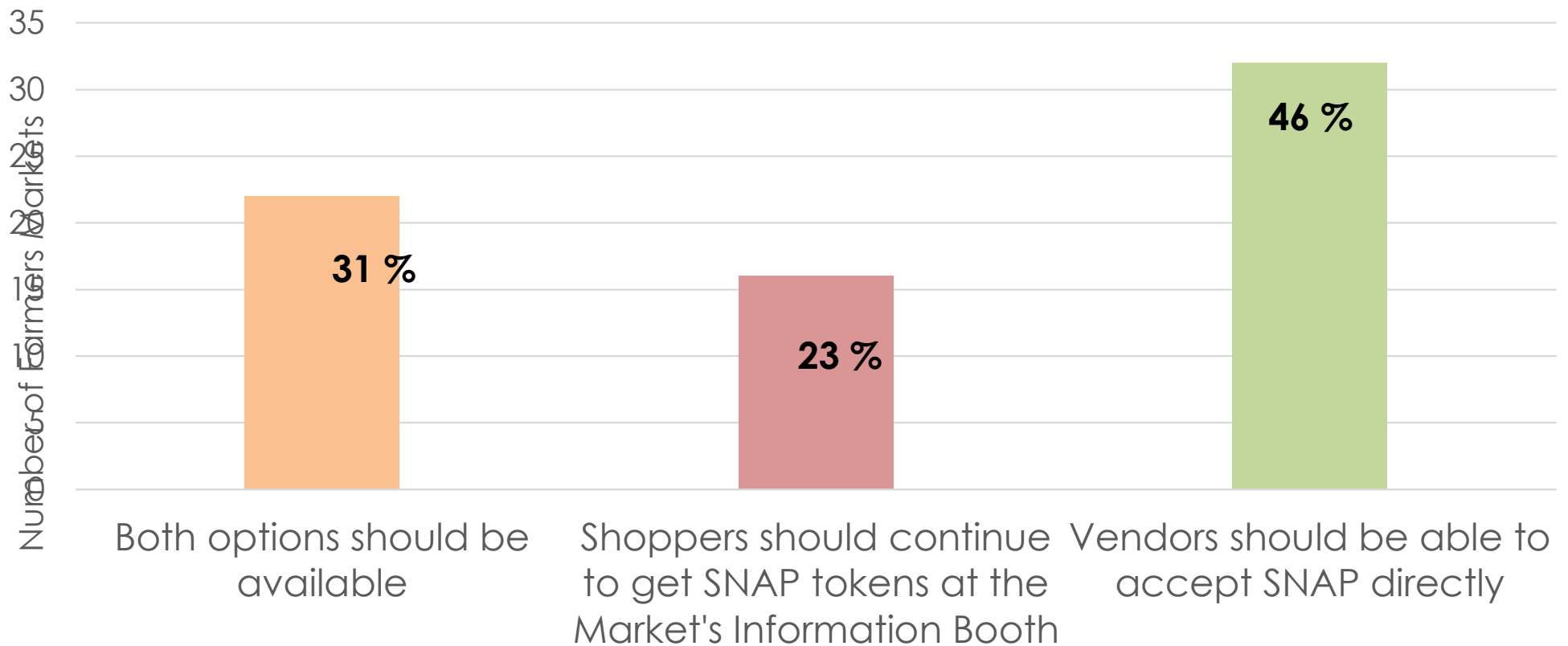
February 23-24, 2024

Sleeping Lady,  
Leavenworth

# 2023 Farmers Market Food Access

## Survey

Assuming the right technology, policies, and support is in place, do you think Vendors should be able to accept SNAP directly at their booth OR in your opinion, should farmers markets manage SNAP for vendors and continue offering SNAP tokens (or scrip) at



# What Farmers Markets Said

“Easier and more secure for the vendors, no token handling, no tokens to get lost. No waiting for market to issue reimbursement checks. No problems with customers trying to use tokens from other markets. Much more secure, tokens can be easily counterfeited.”

“Our vendors already have enough difficulty just accepting FMNP and all the confusion around that program that I think adding another step for vendors would be difficult especially for non-native English speakers.”

“Both - make it easier for customers and vendors to conduct transaction directly with vendor, but also make it possible for small/startup vendors to accept SNAP with market manager conducting the transaction.”

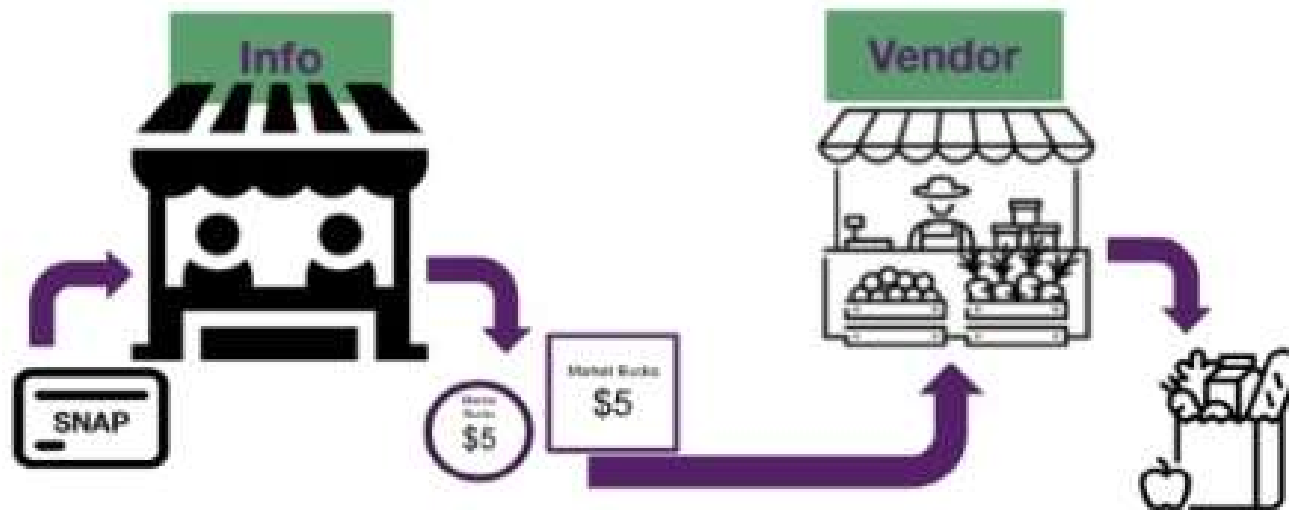
# SNAP & Incentives at Farmers Markets

Context from Washington & Beyond

Alyssa Auvinen, *Washington State Department of Health*

# SNAP & Incentives at Farmers Markets

- Supplemental Nutrition Assistance Program (SNAP) – Provides food benefits to income-eligible individuals.
- Incentives – Encourage SNAP participants to purchase healthy foods, typically fruits and vegetables.



Shoppers **swipe their EBT card** at the central EBT processing terminal

Market staff **provides shopper with market-specific tokens** or paper scrip for SNAP and incentives

Shoppers **use tokens or scrip as currency** with eligible market vendors

# What does it mean to integrate incentives onto the SNAP EBT card?

- SNAP customer uses SNAP EBT card to purchase incentive-eligible products.
- SNAP customer's SNAP EBT account is debited & simultaneous credited for the same amount of the purchase.



# Why integrate incentives onto the SNAP EBT card?

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- U.S. Department of Agriculture (USDA) interest in efficiency for SNAP and incentives.
- Technology has created opportunities (and challenges) for SNAP and incentives in farmers markets.

# Considerations for projects

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- Earn and redeem model (e.g., spend SNAP benefits on fruits/vegetables, get incentives put onto SNAP EBT card)
- SNAP – Incentive ratio (e.g., spend \$1 SNAP, get \$1 incentive)
- Incentive cap
- Incentive-eligible products
- Where incentives can be earned and redeemed



# Where is SNAP EBT integration happening?

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- Program/pilots in farmers markets settings that put incentives onto the SNAP EBT card:
  - California - [Fruit and Vegetable EBT Pilot Project](#)
  - Colorado – Currently planning a pilot project
  - Massachusetts – [Healthy Incentive Program](#)
  - Washington – [SNAP Produce Rewards pilot](#)

# Washington

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- **Why WA?**
  - Opportunity to make using incentives easier for SNAP participants.
- **What happened?**
  - 2021 – 2023: Pilot planning with Pasco Farmers Market & select grocery stores.
  - 2023: Pilot at Pasco Farmers Market.
  - Significant shift in farmers market setting: moving SNAP and incentive transactions to vendors.



# Washington

- Washington was one of 3 states to receive USDA's Electronic Healthy Incentives Project (eHIP) grant.
- USDA evaluating incentive use among SNAP participants and administrative costs of integrating incentives onto the SNAP EBT card.
- eHIP will expand SNAP Produce Rewards locations in 2024, including 2 farmers markets in Seattle and select grocery stores.



# 2024

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- SNAP Produce Rewards locations
  - Pasco Farmers Market
  - West Seattle Farmers Market
  - Lake City Farmers Market
  - Select farm stands & CSAs
- Locations (including grocery stores) will be posted:  
[www.doh.wa.gov/ProduceRewards](http://www.doh.wa.gov/ProduceRewards)

# What does this mean for other farmers markets?

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- Most farmers markets will continue to participate in SNAP Market Match this year (except for Pasco, West Seattle, and Lake City Farmers Markets).
- Vendors should continue to use SNAP EBT tokens and SNAP Market Match currency at your market.
- If you have questions about SNAP Produce Rewards, you can contact [ProduceRewards@doh.wa.gov](mailto:ProduceRewards@doh.wa.gov).
- If vendors sell at your market and Pasco, West Seattle, or Lake City Farmers Markets, they can contact those market staff or [ProduceRewards@doh.wa.gov](mailto:ProduceRewards@doh.wa.gov).

# Contact

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**Alyssa Auvinen**

*Program Manager*

Fruit and Vegetable Incentives Program

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# PASCO FARMERS MARKET

DAMIEN DAVIS

PASCO WASHINGTON





# Why 2023 Pilot Program?

- Pasco Farmers Market (PFM) History
- Why did we participate
- Opportunities vs History

# Capitalizing on transitions and infrastructure changes



# Would you do it again?



Essential for our 5-year planning and operational masterplan



While there were bumps the pilot went amazingly well



Getting ahead on planning for the future and laying the groundwork for what is to come



Advocating for our operational and vendor needs

# Lessons Learned

- Equipment and infrastructure navigator
- Rewards, pros and cons and things to know...clearing the hurdles
- Customer education
- Operational impact...tracking and reporting
- Meshing all the benefits changes

# Lessons from 2023

Seattle Fresh Bucks at the Columbia City Farmers Market

*Valerie Franzen, Market Manager + Food Access Specialist  
Seattle Neighborhood Farmers Markets*

# Who We Are

## SEATTLE NEIGHBORHOOD FARMERS MARKETS

Strengthening and supporting Washington's small-scale producers since 1993



# "Program-Neutral"

All electronic benefits systems share certain features:

- Vendor Enrollment
- Shopper Education
- In-Market Usability

# Programs to Learn From

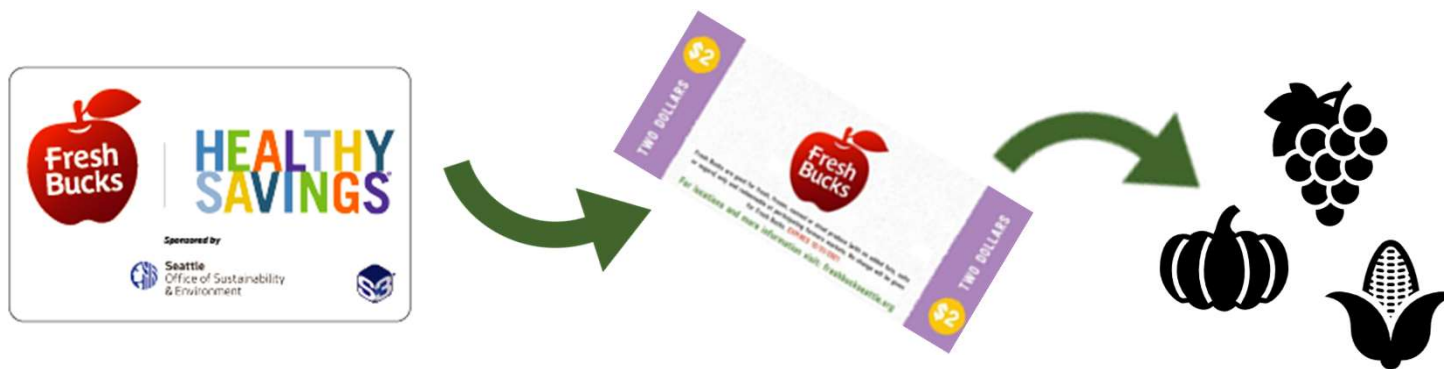
- Produce Rewards, Pasco Farmers Market
- Fresh Bucks, Columbia City Farmers Market
- WIC & FMNP, Statewide

If something works across all three contexts, we can bet it's a good idea.



# Fresh Bucks

- Seattle program: \$40/mo to qualifying shoppers for produce
- Until 2023, shoppers scanned their card at the info booth to receive paper currency (similar to EBT)
- Columbia City Farmers Market piloted a system where shoppers scanned their card with farmers



# Vendor Enrollment

- 1) Single-Point of Contact for Enrollment
  - Can we reduce number of requests for information?
  
- 2) Give context early, expect action late
  - Naturally, people will only do the work to enroll in a system they are familiar with
  
- 3) Identify the "hinge point"
  - Can the last few steps be finished up onsite?

# Shopper Education

- 1) Focus on familiar elements
  - "The same app that I use here, farmers now use at their booth."
- 2) Easier when there is a built-in touchpoint
  - Shoppers are used to coming to manager booth
- 3) It only takes one success
  - But a lot of initial hesitance

# In-Market Usability

- 1) Different sales staff week-to-week
  - Tiny operational fixes (we're used to it)
- 2) As close to 100% enrollment as possible
  - Rejection hits shoppers hard
- 3) Long transaction times fail to reduce stigma
  - And switching apps increases time

# Applying These Lessons

- 1) Streamlining how vendors enroll
  - Working on this alongside DOH, who is also leaning on USDA, DSHS to reduce steps
  
- 2) Building on existing knowledge
  - Farmers / shoppers already familiar with SNAP Market Match
  
- 3) Consistent devices → EBT terminals only
  - Allows for easier tech support, consistent shopper experience, no switching apps

# 2024 Pilots

Shifting Market Match to "Produce Rewards" Incentives

Jennifer Antos, *Executive Director*

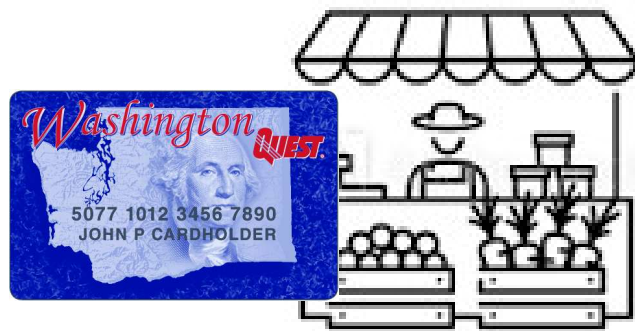
*Seattle Neighborhood Farmers Markets*

# Produce Rewards

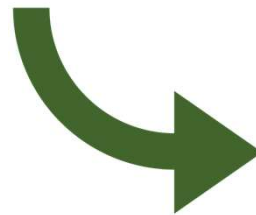
- Exploratory pilot in partnership with DOH, DSHS, and USDA
- 15 to 25 producers at 2 markets
  - Become SNAP-authorized
  - EBT transactions at vendor booth
  - Incentives are credited back to EBT cards
- Rolls out to shoppers June 2024



# Transactions: Shopper Perspective



SNAP customer uses  
SNAP EBT card to  
purchase incentive-  
eligible products from  
authorized vendors



SNAP customer's SNAP  
EBT account is debited  
& simultaneous credited  
for the same amount of  
the purchase



# Transactions: Vendor Perspective

## Vendors who are:

- ✓ *SNAP authorized*
- ✓ *Produce Rewards authorized*



Vendor swipes EBT card for fruits, veg and other items and is reimbursed directly by SNAP

# Barriers & Concerns

Changing  
how customers shop

Places a cap on  
Seattle's  
unlimited  
incentive match

Shifts new/different  
business  
responsibilities to  
vendors

Requires  
capacity of  
market orgs

Losing shoppers  
or vendors in  
the transition

Return on  
investment for  
markets and  
vendors



# Potential Benefits: Short Term

- Evaluate **ease of use** in farmers market settings
- Enable producers to accept EBT in **other sales channels**
- Understand if and how to **reduce time-consuming administration** for market organizations
- Enhance ease of shopping and **reduce potential for 'othering'** in farmers markets for SNAP-EBT users
- **Position WA as ready** if SNAP modernization comes from the federal level

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# Earn & Redeem Model

	<b>Current Model</b>	<b>Pilot Model</b>
Qualifying Transactions	SNAP shopper spends SNAP/EBT on eligible SNAP purchases and gets incentives for fruits and vegetables	SNAP shopper spends SNAP/EBT on any eligible fruit and vegetable (any authorized vendor) and gets incentives for SNAP-eligible items.
Eligible Fruits & Vegetables	Fresh produce, mushrooms, seeds and plant starts that produce food.	Fresh and frozen fruits and vegetables (matches WIC-approved items), seeds and plant starts that produce food
Incentive Match Rate	Spend \$1 EBT, get \$1 in incentive	Spent \$1 EBT at authorized vendors and get \$1 back onto EBT account to use for any SNAP-eligible purchase.
Incentive Cap	\$40/day in most farmers markets	\$40/month base + increases based on household size
Incentive "Currency"	Paper currency and wooden tokens	Transaction receipts including incentives earned, used and available



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# Thank You!



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