Q: What are these new debit cards for food stamps?

A: The state is hoping to dramatically increase enrollment in the food stamp program by automatically sending out debit cards in the mail to people who are eligible—even though they never applied.

It's estimated that half the people in Massachusetts who qualify for food stamps, don't use them. Many elders, for example, don't use food stamps because they are reluctant to ask for any financial assistance, and it's not easy to get past the bureaucracy to get the benefits.

Massachusetts has started a new program called the Bay State CAP program, or Combined Application Project. CAP is sending debit cards to people who are on SSI (Supplemental Security Income). The first mailings to 29,000 people living alone have already gone out. Another round of mailing to roughly 35,000 SSI recipients will go out later this fall, to those not living alone, or who are considered homeless.

The state's Department of Transitional Assistance (DTA) sent out letters to let these SSI recipients know they are eligible for food stamps. A second letter was sent which had in it a blue EBT (Electronic Benefits Transfer) card, with financial benefits already in the card's account. A third letter was sent out with a PIN number, or Personal Identification Number, for the cardholder to use their card. People getting these new EBT cards were told they would lose their food stamp benefits if they did not use any amount of the card's benefit within 45 days of receiving it, or August 12, 2005.

Once the card is used, the holder is certified to receive food stamps for three years with this card. The food stamp money is kept in a special account until the cardholder wants to use it. The card is only good for eligible food items.

With these new EBT cards, you just have to look for the word "Quest" on the window of participating stores, and when in the check-out line, swipe the card just like it was a credit card, and enter your secret PIN number. Your store receipt will tell you how much money is left in your food stamp account, or you can call 1-800-997-2555 to get your balance.

Some EBT cards can also be used like ATM cards to withdraw cash at a machine. In stores that don't have the EBT system, the clerk can still fill out a manual voucher that you sign for food stamp purchases only. The new card can be used at area supermarkets, or at some approved prepared meals programs.

To get more information on this new, easy access program for food stamps, call the CAP hotline at 1-800-645-8333. Or, go to the website www.mass.gov/dta. To find out if you can get food stamps, use the calculator at www.gettingfoodstamps.org.