

MARYLAND WIC PROGRAM & MARYLAND DEPARTMENT OF AGRICULTURE



FARMERS' HANDBOOK
2015

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Introduction

Dear Maryland Farmer,

There are two United States Department of Agriculture (USDA) programs available to you that will increase your sales and increase the availability of fresh produce to women, infants and children in your community. These programs are:

1. The Farmers' Market Nutrition Program (FMNP) and
2. The Special Supplemental Nutrition Program for Women, Infants and Children (WIC).

The FMNP provides checks for WIC participants to purchase fresh, unprepared, locally grown fruits and vegetables from June through November. This program also expands the awareness and use of farmers' markets. In addition to the FMNP checks, the WIC Program provides fruit and vegetable checks (FVCs) to participants to purchase fruits and vegetables at farmers' markets and grocery stores throughout the year.

This Farmers' Handbook will provide you with instructions on what WIC participants can buy under each program and how to accept and process both the FMNP check and the WIC FVC.

What Participants Can Buy

The Farmers' Market Nutrition Program

Farmers' Market Nutrition Program (FMNP) was established by Congress in 1992 to provide fresh, unprepared, locally grown fruits and vegetables to WIC participants, and to expand the awareness, use of, and sales at farmers' markets.

Allowed

- All locally grown fruit, vegetables and herbs **grown by an authorized farmer.**

Not Allowed

- Foods processed or prepared beyond their natural state except for usual harvesting and cleaning processes.
- Honey
- Jams
- Jellies
- Breads
- Maple Syrup
- Cider
- Nuts
- Seeds
- Dried Plums (prunes)
- Dried Chilies or Tomatoes
- Eggs
- Meat
- Cheese
- Seafood

If you have questions about allowable fruits and vegetables permitted for purchase by WIC participants using FMNP checks, please contact the Maryland Department of Agriculture (MDA) at 410-841-5776.

The WIC Program FVCs

In 2007, the U.S. Department of Agriculture, Food and Nutrition Service modified the WIC food package to include fruits and vegetables for women, infants and children. Federal regulations specify the types of fruits and vegetables that can be purchased with WIC fruit and vegetable checks (FVCs).

Allowed

- Any variety of fresh whole or cut fruit.
- Any variety of fresh whole or cut vegetable.

Not Allowed

- Vegetables or fruit with added sugars, fats or oils
- Ketchup or other condiments
- Pickled vegetables
- Olives
- Juices
- Soups
- Herbs or spices
- Creamed or sauced vegetables
- Vegetable-grain (pasta or rice) mixtures
- Fruit-nut mixtures; breaded vegetables
- Fruits and vegetables for purchase on salad bars
- Peanuts
- Ornamental and decorative fruits and vegetables such as chili peppers on a string, gourds, painted pumpkins, fruit baskets, and party vegetable trays
- Items such as breads, blueberry muffins and other baked goods
- Fruit leathers, fruit roll-ups, and fruit pouches
- Mature legumes (dry beans and peas) and juices are provided as separate food WIC categories and are not authorized to be purchased with FVCs.

If you have questions about allowable fruits and vegetables permitted for purchase by WIC participants using FVCs, please contact the Maryland WIC State office at 410-767-5722.

Farmers' Market Nutrition Program Checks

Farmers' Market Nutrition Program (FMNP) checks are distributed by WIC clinics to WIC participants but are processed by the Maryland Department of Agriculture's Farmers' Market Nutrition Program.

FMNP checks are issued for a set dollar amount. Each family participating in the FMNP receives at least four, \$5 checks to spend throughout the growing season. The farmer always receives payment for the full amount of the check no matter what the purchase amount is. If the participant buys more than the amount on the check, they must pay the difference in cash.

The color of the FMNP checks change every season to help you easily identify valid checks. The color of the 2015 check is green. **You must follow the Maryland Department of Agriculture's guidelines for accepting these checks and depositing for payment.**

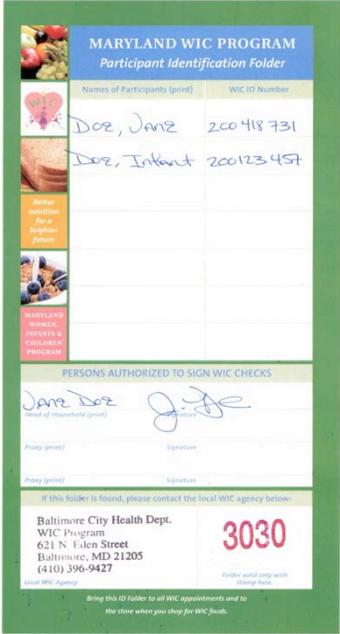
Maryland 2015 Farmers' Market Nutrition Program		Account # 806629	700001
Pay to the order of authorized Maryland Farmers' Market Vendor		75-1248/919	FIRST DATE OF USE LAST DATE OF USE
Farmer must deposit no later than December 5, 2015 NOT VALID AT GROCERY STORES		STAMP AUTHORIZED FMNP	6/01/15 11/30/15
Good for the purchase of fresh, locally grown vegetables, fruits, and cut herbs from a FMNP Vendor. Any other use constitutes fraud.			PAY EXACTLY
Check out our Farmers Market Finder site on your mobile phone at http://farmersmarketfinder.udel.edu/		VENDOR NUMBER HERE	\$ 5.00
CITIZENS ALLIANCE BANK • HOWARD LAKE BRANCH • CLARA CITY, MN 56222		NO CHANGE GIVEN	
PARTICIPANT'S SIGNATURE		MP	

Processing FMNP Checks

Follow these procedures, when accepting FMNP checks.

The customer should:

- Select the produce they wish to purchase.
- Inform the farmer they are paying with an FMNP check.
- Give the farmer the FMNP check along with their WIC identification folder.
- Sign the check on the signature line.



The image shows a Maryland WIC Program Participant Identification Folder. It is a green-bordered form with a blue header that reads "MARYLAND WIC PROGRAM Participant Identification Folder". Below the header is a table with two columns: "Names of Participants (print)" and "WIC ID Number". The first row contains "Doe, Jane" and "200418731". The second row contains "Doe, Infant" and "200123457". To the left of the table are four small icons: a heart, a baby, a woman, and a child. Below the table is a section titled "PERSONS AUTHORIZED TO SIGN WIC CHECKS" with two rows for "Name (print)" and "Signature". The first row has "Jane Doe" and a signature. Below this is a section for "If this folder is found, please contact the local WIC agency below:" with contact information for Baltimore City Health Dept. WIC Program: 621 N. Eden Street, Baltimore, MD 21205, (410) 396-9427. A large red number "3030" is printed on the right. At the bottom, it says "Bring this ID folder to all WIC appointments, and to the store where you shop for WIC foods."

WIC Identification Folder

The farmer should:

- Allow purchases to be combined with cash purchases (*if the total of the items being purchased exceeds the value of the check, the customer makes up the difference*).
- **Not** provide change if the purchase amount is less than the face value (\$5) of the FMNP check.
- Allow FMNP checks to be combined (*for example, two \$5 FMNP checks may be used for a \$10 total purchase*).

The Maryland WIC FVC

WIC FVCs are issued by WIC clinics and processed by the Maryland WIC Program. Farmers are reimbursed the **actual** amount of the purchase up to the face value of the check. WIC processing rules are different from FMNP checks.

- A. FVCs have a first and last date to spend.
- B. **FVCs must be deposited within 30 days of the last date to spend.**
- C. FVCs show the **face** value. Never write in an amount that is higher than the **face** value! If you do, the check will be rejected for payment by the bank.
- D. Look for the “Also accepted by WIC Farmers” watermark.
- E. The DATE REDEEMED field is for optional use however using it can help you avoid taking an FVC before or after the dates to spend, especially checks from past years.
- F. Stamp check here.

E

AGENCY		PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)		CHECK NUMBER
A	999	200-665-672	Test, Check		62942493
DATE TO SPEND	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	B	
January 15, 2013			January 23, 2013	ASHIER FILL IN EXACT AMOUNT OF SALE	
CATEGORY: PG			DOLLARS		
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:			CENTS		
C (Ten) dollars for Fruits and Vegetables			\$		
D Also accepted by WIC Farmers			CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR		
Maryland WIC Program		SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY	F		
Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610		X	B VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND		

Maryland WIC FVCs incorporate security features such as watermarks to deter fraud. If you encounter an FVC that appears to be altered, do not accept it, and advise the customer to notify their WIC Local Agency.

Manual FVCs

On rare occasions, the Maryland WIC Program may issue manual FVCs to WIC participants. The box indicating the dollar value of the FVC will always be printed on the check and the “Also accepted by WIC Farmers” watermark image (“D” below) will be present. You must accept the manual FVCs from the WIC participant and follow the FVC handling procedures accordingly.

Note: Manual FVCs do not have participant I.D. numbers on them.

- A. Manual FVCs have a hand written participant name on them.
- B. Manual FVCs have a hand written first date to spend, and last date to spend.
- C. **FVCs must be deposited within 30 days of the last date to spend.**
- D. Look for the “Also accepted by WIC Farmers” watermark.
- E. DATE REDEEMED field is for optional use. However, using it can help you avoid taking an FVC before or after the dates to spend, especially checks from past years.

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKG		AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW	
	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, MI)
	11	MANUAL	JANE DOE
B	FIRST DATE TO SPEND	DATE REDEEMED	LAST DATE TO SPEND
	JANUARY 15, 2015		FEBRUARY 14, 2015
FOOD PKG: C2/C3/C4-1# CHEESE (3 of 3)			B CHECK NUMBER 5352
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:			AMOUNT OF SALE DOLLARS CENTS \$
6 (Six) dollars for Fruits and Vegetables			CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR
D Also accepted by WIC Farmers			C VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND
Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY X	

Processing the Maryland WIC FVC

When accepting WIC FVCs, the following procedures must be followed:

The customer should:

- Select the produce they wish to purchase.
- Inform the farmer they are paying with a WIC FVC.
- Give the farmer the FVCs along with their WIC identification folder.
- Sign the check on the signature line after the farmer has entered the purchase amount.

Name of Participant (print)	WIC ID Number
Doe, Jane	200418731
Doe, Infant	200123457

PERSONS AUTHORIZED TO SIGN WIC CHECKS

Jane Doe [Signature] _____
J. Doe [Signature] _____

Baltimore City Health Dept.
WIC Program
621 N. Eaden Street
Baltimore, MD 21205
(410) 396-9427

3030

WIC Identification Folder

The farmer should:

- Write the total dollar amount of the produce being purchased on the WIC FVC. *(Remember FVCs may only be used for the purchase of allowed fruits and vegetables. FVC face values are \$8, \$10 and \$15.)*
- NEVER fill in a purchase amount on a FVC that is higher than the face value of the FVC! The FVC will be rejected for payment by the bank.
- Have the participant sign the check in blue or black ink.
- Allow purchases to be combined with cash purchases *(if the total of the items being purchased exceeds the value of the voucher, the customer pays the difference).*
- Allow FVCs to be combined *(for example; two \$10 FVCs may used for a \$20 total purchase).*
- **Not provide change if the purchase amount is less than the FVC face value.**
- **Not allow WIC participants to purchase other WIC foods from a farmers' market using WIC checks that are not FVC's. For example, if a WIC participant has a check for milk and you sell milk, that WIC check cannot be used to purchase milk from you.**

Correcting a FVC

If you make an error filling in the purchase amount on a FVC, you may make one correction by drawing a **single** line through the incorrect price ("A" below), writing the correct price directly above it, and having the customer sign again on the price correction line ("B" below). Improperly corrected WIC checks are rejected by the bank and will not be paid.

PROPER CORRECTION:

The customer signed the FVC and approved the correction by signing the price correction line ("B" below). A single line was drawn through the incorrect price and the correct price was written directly above it.

	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER	
	010103	200 292 952	DOE, JANA N.			44649228	
FIRST DATE TO SPEND		DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND		CASHIER FILL IN EXACT AMOUNT OF SALE	
January 26, 2010				February 19, 2010			
CATEGORY: PG				PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY 		DOLLARS	CENTS
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:						10	00
10 (Ten) dollars for Fruits and Vegetables						13	00
Also accepted by WIC Farmers						CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR	
Maryland WIC Program		Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY		VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	
		X					

IMPROPER CORRECTION (WILL BE REJECTED):

The customer was not asked to sign the correction line and instead of drawing a single line through the incorrect amount, X's were used.

	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER	
	010103	200 292 952	DOE, MIKA N.			44649227	
FIRST DATE TO SPEND		DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND		CASHIER FILL IN EXACT AMOUNT OF SALE	
January 26, 2010				February 19, 2010			
CATEGORY: PG				PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY (No signature present)		DOLLARS	CENTS
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:						10	00
10 (Ten) dollars for Fruits and Vegetables						13	00
Also accepted by WIC Farmers						CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR	
Maryland WIC Program		Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY		VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	
		X					

FVC/FMNP COMPARISON

The chart below illustrates how accepting and processing WIC FVCs and FMNP checks are different. It is important for you to know that WIC participants may use both FVCs and FMNP checks at your stands. Make sure that your workers know the difference.

Comparison Between WIC Fruit & Vegetable Checks (FVC) and Farmers' Market Nutrition Program (FMNP) Checks

	FVC WIC Fruit & Vegetable Checks	FMNP Farmers' Market Nutrition Program Checks
When Issued?	Monthly	Once every year during the market season
What are the values of the checks?	\$8 \$10 \$15	\$5 (4 checks totaling \$20)
Can the participant pay cash if the purchase price exceeds the value of the check?	Yes	Yes
Can the participant receive change if the purchase price is less than the value of the check?	No	No
Is the participant's name on the check?	Yes	No
Customer Usage	Participant must use check between the dates listed on the checks	Participant may use check anytime between June 1 and November 30
	Farmers are required to write the purchase price on all checks	Price is pre-filled
	Participant must sign checks and present ID Folder	Participant must sign checks and present ID Folder
Product Types	Fruits and Vegetables from any source	Grown in Maryland or contiguous counties of bordering states
	No herbs	Herbs allowed
Deposit Procedure	Farmers are to put assigned FMNP stamp on all FVC checks	Farmers are to put assigned FMNP stamp on all FMNP checks
	Checks need to be deposited within 30 days of the last date-to-spend on check	Farmers can deposit checks anytime between June 1 and December 5
	Farmer responsible for returned check charges if returned by the bank	Farmer responsible for returned check charges if returned by the bank
Agreement with the State	Each individual farmer must have a signed written agreement with the State WIC Program	Each individual farmer must have a signed written agreement with the MD Dept of Agriculture once every three years and provide locations to MDA annually
Training	Each farmer must attend training on regulations and procedures of FVCs in first year of program participation, and every three years thereafter	Each farmer must attend training on regulations and procedures of FMNP in first year of program participation, and every three years thereafter
Questions	Contact the WIC Vendor Unit at 410-767-5722	Contact the Dept of Agriculture at 410-841-5776

Bank Rejections

How to Request Payment Review

Rejected Reason	Steps to be Taken
Altered \$ Amount Void Do Not Redeposit	Always take care to make a price change with a single line through the wrong price and write the correct price directly above it within the box and have the participant sign on the correction line. Send the original check or legal image with a completed copy of the Form DHMH 4295-C (page 14) to the State WIC Office for reimbursement review.
Future/Post Dated Expired or Stale Dated Void Do Not Redeposit	The State WIC Office will not reimburse vendors for checks accepted before the “First Date to Spend” or after the “Last Date to Spend.”
Missing Signature	Be sure to obtain the customer’s signature at the conclusion of the purchase. If you fail to do so, you can contact the local WIC agency. They will attempt to contact the participant; however, please understand that they are not always able to do so.
Missing Vendor Stamp	Stamp the check or legal image with your WIC farmer stamp and submit it to the State WIC Office within 45 days from the “Last Date to Spend.”
Over Max \$ Amount Void Do Not Redeposit	Fruit and Vegetable checks may be submitted by completing a DMHM Form 4295-C. The State WIC Office will pay the dollar amount printed on the check – such as \$8.00, \$10.00, or \$15.00 if the farmer has provided banking information.
Signature/Quantity of Food/Date Altered Void Do Not Redeposit	Never accept a check that has been obviously tampered with or altered. Never make any changes except for the one allowable price correction. Send the original check or bank image with a completed DHMH Form 4295-C.
Signature in Pencil, or ink other than black or blue Payment Amount in Pencil Void Do Not Redeposit	The State WIC Office will not reimburse vendors for checks that are signed or have the amount written in pencil or ink other than black or blue.
Vendor Stamp Unreadable Vendor Stamp Missing Void Do Not Redeposit	Stamp the check or legal image and submit it to the State WIC Office within 45 days from the “Last Date to Spend.”
	If the check has been processed correctly, send the original check or bank image with a completed copy of the Form DHMH 4295-C to the State WIC Office for payment review.

A copy of the Form DHMH 4295-C can be found on page 14 or online at www.mdwic.org in the WIC farmer section of the website.

REMINDER:

Farmers must deposit FVCs in the bank **within 30 days of the last date to spend.** FVCs deposited past 30 days from the last date to spend will be rejected by the bank and will not be paid.

FVCs that have not been deposited and rejected for payment by the bank will not be reviewed by the State WIC Office.

The Maryland WIC Program does not provide reimbursement for bank fees associated with rejected FVCs. A farmer may not ask a WIC participant for any payments or fees associated with rejected FVCs.

All reimbursements made by the Maryland WIC Program are done through ACH deposits directly to your bank account. Verify with your bank that your account can accept ACH deposits.

Please contact the Maryland Department of Agriculture if you are experiencing rejected FMNP checks.

FVC Reimbursement Form Procedure

On the next page is the FVC Reimbursement Form. Please make copies of it to use in the future.

Complete the form by supplying the following information:

- ✓ Date - The date you are submitting the WIC FVCs.
- ✓ Farmer Name – The name of your farm.
- ✓ FMNP ID# - Fill in the FMNP ID # you have been assigned (you may use your stamp).
- ✓ Contact person's name (printed) - The person WIC should contact if a question arises.
- ✓ Contact phone number - The phone number (including area code) of the contact person.
- ✓ Total number of FVCs for which reimbursement is requested - Total number of FVCs you are submitting for which you are requesting reimbursement. Do not include FVCs you are sending for which you are not requesting reimbursement.

Mail the form to:

Maryland WIC Program
201 W. Preston Street, 1st Floor
Baltimore, MD 21201

FVCs submitted without the required form will be returned to the farmer. If this occurs, you are still required to resubmit them with the appropriate forms within 45 days from the last date to spend.



Better Nutrition Brighter Future

FRUIT AND VEGETABLE CHECK REIMBURSEMENT FORM

TO: Maryland WIC Program
201 W. Preston Street, 1st Floor
Baltimore, Maryland 21201

DATE: _____

FROM: _____
Farmer Name

FMNP ID #

Contact Person Name (Printed)

Contact Person Phone Number

RE: FRUIT AND VEGETABLE CHECK REIMBURSEMENT REQUEST

The bank will reject FVCs for the reasons listed below. Some FVCs rejected by the bank may be submitted to the State WIC Office for review within 45 days of the last date to spend. Please refer to the list below to determine which checks can be submitted for review. FVCs that have not been deposited and rejected by the bank will not be reviewed.

Table with 2 columns: Reasons WIC Will Review for Payment, Before submitting to State WIC, Vendor Must. Rows include: Exceeds Maximum Value, Illegible Vendor Stamp, Missing FMNP stamp, Payment Amount Altered Incorrectly, Payment Amount is Missing, Previously Rejected, Price Correction Signature Missing/Mismatched, Reasons WIC WILL NOT Pay, Altered Item, Missing Signature, Previously Paid, Unauthorized Farmer, Used Before 1st Date to Spend, Used After Last Date to Spend, Checks have not been deposited in the bank.

Total # of FVCs enclosed for reimbursement: _____

If you have any questions, please contact Sharon Gibbs at 410-767-5241.

DHMH 4295- C (1/10)

Who to Call If You Need Assistance

Questions regarding the FVC or Checks with Missing Signatures:

Terri Buckler, WIC Vendor Training Specialist

410-767-5722

Terri.Buckler@Maryland.gov

Rejected WIC Checks and to Apply for Reimbursement Review:

Sharon Gibbs, WIC Finance and Contract management

410-767-5241

Sharon.Gibbs@Maryland.gov

FMNP or SFMNP Check Questions:

Shelby Watson, Agriculture Marketing Specialist

Maryland Department of Agriculture (MDA)

410-841-5776

Shelby.Watson@maryland.gov

If a participant leaves unredeemed checks at your stand, but not an ID folder, call the state WIC office at 410-767-5722.

If a WIC participant leaves their WIC ID folder at your stand, please call the local WIC agency stamped on the bottom of the ID folder.

MARYLAND WIC PROGRAM Participant Identification Folder	
Names of Participants (print)	WIC ID Number
Doe, Jane	200 418 731
Doe, Infant	200123 456

PERSONS AUTHORIZED TO SIGN WIC CHECKS

Jane Doe Head of Household (print) [Signature]

Proxy (print) Signature

Proxy (print) Signature

If this folder is found, please contact the local WIC agency below:

Baltimore City Health Dept.
WIC Program
621 N. Eden Street
Baltimore, MD 21205
(410) 396-9427

3030

Folder valid only with Stamp here.

Bring this ID Folder to all WIC appointments and to the store when you shop for WIC foods.

Training Materials

The Maryland WIC Program makes training materials available to its farmers at no cost. These materials are developed to help you train everyone working at your stand. They also serve as convenient refreshers and can provide answers to questions and help with problems that you may encounter. To order any of these materials, please contact the State WIC Office at 410-767-5722. They can also be found online at www.mdwic.org in the WIC farmer section of the website.

The Farmer Identification Stamp

Use the same farmer identification stamps provided by MDA to stamp both the FMNP and FVCs. If you lose your stamps, or if they require replacement, you should contact MDA.

Clean your stamp if it becomes dirty. Pay close attention to the image quality of the stamp's impression on your checks. If it is faded or illegible, re-ink the pad on the pull out tray located on the side of the stamp, or replace the stamp. For your reference, the brand of the stamps initially provided is IDEAL 50®, which is a premium quality self-inking stamp from M&R Marking Systems Inc. Illegible images may result in your FVCs being rejected for payment by the bank.



Sample Stamp Image

Farmer Monitoring and Investigations

Monitoring Visits

The Maryland WIC Program and the Maryland Department of Agriculture regularly monitor FMNP and WIC authorized farmers to verify compliance with the requirements of the WIC Program. The monitor will introduce him/herself, walk around, and may inspect any FMNP checks and/or WIC FVCs that the farmer has on hand.

The monitor conducting the review will check to see that:

- The FMNP/WIC FVC sign is posted
- Prices are posted
- The correct FMNP and FVC redemption procedures are being followed

Any violation of WIC regulations is noted on a monitoring form. The person monitoring the farmer will discuss the findings with the farmer or representative who will be asked to sign the monitoring form. A copy of the form will be left with the farmer or the farmer's representative. Warning notices are also mailed when violations are found. A follow-up visit will be conducted following the violation notice to see if corrective action has been taken.

Compliance Investigations

A farmer may also be the subject of compliance investigations. Compliance investigations are conducted by a contractor or a designated person who poses as a WIC participant. The undercover investigator will follow specific instructions provided by the Program. The purpose of compliance investigations is to verify compliance with WIC Program rules, federal regulations, and any other established procedures. **The farmer will not know he/she is under investigation, nor will he/she be notified of any violations uncovered until the investigation is finished.** The undercover investigators look for violations including but not limited to substitution of non-WIC FVC or FMNP items, overcharges, charging for food not received and trafficking FMNP or WIC FVCs. These violations may result in disqualification.

WIC FVC Appeals

Farmers may appeal a disqualification. You will receive a letter at least 15 days before the WIC Program takes any action against you. The letter will include the reason(s) for the action and advise you of your right to appeal the Program's decision. Your appeal must be received or postmarked by the United States Postal Service within 10 days of the date you receive the notification of proposed disqualification.

A farmer can request a hearing by filing a written request with:

State WIC Director
Maryland WIC Program
201 W. Preston Street, 1st Floor
Baltimore, Maryland 21201

The Office of Administrative Hearings shall have jurisdiction over the hearings. If a hearing is requested, the agency shall hold the hearing pursuant to:

Health-General Article, §§18-107(a) and 18-108, Annotated Code of Maryland;

State Government Article, Title 10, Subtitle 2, Annotated Code of Maryland;

COMAR 10.01.03;

COMAR 28.02.01; and

COMAR 10.54.03.18.

A farmer may *not* appeal the following actions:

1. Disqualification from WIC resulting from a violation of COMAR 10.54.03.15B(1)(m);
2. The State agency's decision as to whether a participant hardship exists (thereby warranting a civil money penalty in lieu of disqualification);
3. The expiration of a farmer agreement; or
4. The State agency's determination whether to notify a farmer in writing when an investigation reveals an initial violation for which a pattern of violations must be established in order to impose a sanction.

Farmer Complaints

WIC participants are not permitted to cause a disturbance, abuse your employees, or violate the procedures for redeeming FVCs. If you have a complaint against a WIC participant, make a copy of the blank Farmer Complaint Form on the next page, complete the form and send it to the State WIC office. The Farmer Complaint Form is also available online at www.mdwic.org in the WIC farmer section of the website. You should provide as much detail as you can about the complaint (who, what, when, where, etc.). Please be sure to identify yourself in the area designated for the FMNP I.D. Number. The complaint will be investigated and the appropriate action taken. *For reasons of confidentiality, we may not disclose actions taken against WIC participants.*

Fax Number for State WIC Office: 410-333-5683

You may also mail the form:

**Maryland WIC Program
201 W. Preston Street, 1st Floor
Baltimore, MD 21201**

FARMER COMPLAINT FORM

Instructions: If you have a complaint against a WIC participant, complete this form (except for the section below shaded area at the bottom of the page) and mail or fax it to the State WIC Office. **If more room is needed, use the back of this form or attach a separate page.**

Participant name _____ Family ID number _____

Customer's name _____ Date and time of incident _____

Abused staff by

Bought/tried to buy unauthorized items:

Redeemed/tried to redeem an invalid FVC. Explain:

Returned/tried to return WIC foods:

Other:

What action did your staff take? _____

Witnesses: _____

Farmer's name: _____ FMNP ID number: _____

Person making this report: _____

Fax to State WIC Office: 410-333-5683. You may also mail this form to: Maryland WIC Program, 201 W. Preston Street 1st Floor, Baltimore, MD 21201

For State Use Only:

Instructions: Explain any action taken and note the same in WOW.

Action taken:

Local Agency or Staff signature: _____ Title: _____

Frequently Asked Questions

Can my WIC customers combine their FVCs in order to maximize their purchases?

Answer: Yes, your WIC customers may combine their FVCs (for example, use three \$10 FVCs for a combined purchase of \$30). You must be sure that the total purchase amount written on **each** FVC does not exceed the face value of that FVC.

What should we do if someone leaves their WIC ID Folder at our stand?

Answer: Please contact, as soon as possible, the WIC Local Agency using the phone number at the bottom of the WIC ID folder. You may also contact the State WIC office at 410-767-5722.

Where can we obtain replacement FMNP stamps?

Answer: Replacement stamps may be obtained from your contact person at MDA. Please call 410-841-5776 to request a replacement stamp.

We have unsigned WIC FVCs. How can we get the customer to return and sign them?

Answer: Be sure to obtain the customer's signature at the conclusion of the purchase. If you fail to do so, you can contact the local WIC agency. They will attempt to contact the participant; however, please understand that they are not always able to do so or the participant may choose not to return.

I received a returned FVC from the bank due to writing in an incorrect amount on the check. How can I get reimbursed?

Answer: You should complete the Fruit and Vegetable Check Reimbursement Form located in this manual and online at www.mdwic.org and submit the check along with the reimbursement form to the State office within 45 days of the last date to spend on the check.

I received a copy of the rejected check from my bank. Can I submit the copy for reimbursement?

Answer: As long as the check copy is stamped "Legal Copy," you can submit it for payment review purposes.

Can I be reimbursed for my rejected FVC fees?

Answer: The WIC Program cannot reimburse you for rejected check fees.

Do I have to submit rejected FVCs for reimbursement?

Answer: *You are not obligated to submit rejected FVCs to the WIC Program for reimbursement. However, the WIC Program wants to ensure that you receive payment, when appropriate, for FVCs that were transacted at your stand.*

We submitted rejected FVCs for reimbursement. How long does it take to get reimbursed? When will we know we've received payment?

Answer: *Reimbursement times vary depending upon the volume of rejected checks being processed. Reimbursement may take anywhere from 45 to 60 days. Once an ACH payment is made by our bank, you will receive a statement from the bank.*

My WIC customer signed the FVC, but the signature does not match any signature on the WIC ID folder. What should I do?

Answer: *WIC participants are instructed by the Program to sign their checks using the same signature that appears on their WIC ID folder. Farmers can reject checks that are not properly signed. You may also submit a Farmer Complaint Form to the State WIC Office if you feel a WIC customer is not properly following WIC procedures.*

My WIC customer signed the WIC ID folder in front me. Should I accept the FVC?

Answer: *The same advice in the answer above applies. Occasionally, a WIC participant may forget to have their Proxy sign the WIC ID folder before shopping. If this happens, the best course of action to take is to notify the State WIC office using the Farmer Complaint Form.*

Is my stand required to post the *FMNP / WIC Fruits and Vegetables Accepted Here* sign or can we develop our own?

Answer: *WIC farmers **must post the Program provided sign** even if the farmer has developed their own sign. Note: use of the WIC acronym or logo is prohibited unless prior approval has been obtained from the Program.*

My stand carries other foods such as cheese and bread. Can I sell these foods to WIC customers?

Answer: *No. You **may only accept FVCs and FMNP checks from WIC participants for eligible foods as described in this manual.** If you sell these items and your WIC customer wants to purchase them and pay for them on their own, they may do so; however, this would not be considered a WIC or FMNP purchase.*

Why does WIC put restrictions on foods, such as those in the DO NOT BUY list?

Answer: WIC is a USDA federally funded and regulated program. Because the goal of WIC is to promote good health in women, infants, and children, the foods it provides must supply the highest level of nutrients.

My stand carries cultural foods like Aloe Vera and Cactus. Are these considered vegetables?

Answer: Cultural foods used as vegetables may be purchased with fruit and vegetable checks.

Can WIC customers purchase pumpkins with a fruit and vegetable check?

Answer: A pumpkin is a fruit and can be purchased with FMNP checks or FVCs. However, WIC participants cannot use their WIC FMNP or FVC to pay for painted or decorated pumpkins.



Larry Hogan, Governor
Boyd Rutherford, Lt. Governor

Department of Health and Mental Hygiene
Van Mitchell, Secretary

Maryland WIC Program
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Baltimore, MD 21201
1-800-494-4WIC
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Maryland Department of Agriculture
Joseph Bartenfelder, Secretary

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