

MARYLAND WIC PROGRAM & MARYLAND DEPARTMENT OF AGRICULTURE



FARMER'S HANDBOOK

2014

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Introduction

Dear Maryland Farmer,

There are two programs available to you that will increase your sales and increase the availability of fresh produce to WIC participants in the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). These programs are:

1. The WIC Farmers' Market Nutrition Program (FMNP) and
2. The WIC Program's fruit and vegetable check (FVC).

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

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

What You May Sell

The Farmers Market Nutrition Program

Farmers Market Nutrition Program (FMNP) checks can only be used for eligible foods. Eligible foods include all locally grown fruits, vegetables, and herbs, *except honey, grown by an authorized farmer*. Eligible foods may not be processed or prepared beyond their natural state except for usual harvesting and cleaning processes. Examples of ineligible foods include: honey, jams, jellies, breads, maple syrup, cider, nuts, seeds, dried plums (prunes), dried chilies or tomatoes, eggs, meat, cheese and 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

The U.S. Department of Agriculture, Food Nutrition Service created federal regulations that specify the types of fruits and vegetables that can be purchased with WIC fruit and vegetable checks (FVCs).

Types/Requirements of Fruits and Vegetables

- Any variety of fresh whole or cut fruit.
- Any variety of fresh whole or cut vegetable, except white potatoes (orange yams and sweet potatoes are allowed).

Not Allowed

- Vegetables or fruit with added sugars, fats or oils
- White potatoes (includes all varieties)
- Ketchup or other condiments
- Pickled vegetables
- Olives
- Juices
- Soups
- Herbs or spices
- Edible blossoms and flowers e.g., squash blossoms (broccoli, cauliflower and artichokes are allowed)
- 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.

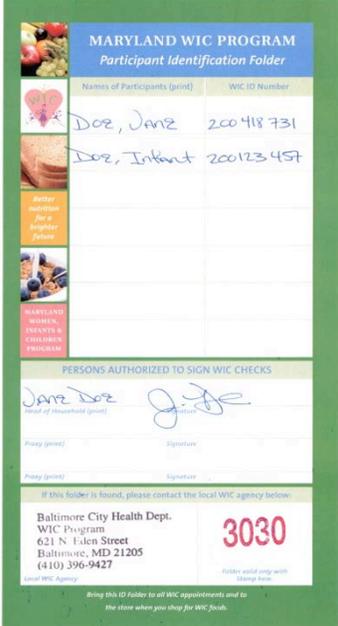
If you have questions about allowable fruits and vegetables permitted for purchase by WIC participants using FVCs, please contact the Maryland WIC State office at 410-767-5242.

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 signed FVCs along with their WIC identification folder.



The image shows a 'MARYLAND WIC PROGRAM Participant Identification Folder' form. It includes a table for recording participant names and WIC ID numbers, a section for authorized signatories with handwritten signatures, and contact information for the Baltimore City Health Dept. WIC Program. A large red number '3030' is visible in the bottom right corner of the form.

Names of Participants (print)	WIC ID Number
Doz, Jane	200418731
Doz, Infant	200123457

PERSONS AUTHORIZED TO SIGN WIC CHECKS

Jane Doz (Head of Household (print)) [Signature]
[Print Name] [Signature]

If this folder is found, please contact the local WIC agency below:
Baltimore City Health Dept.
WIC Program
621 N. Elen Street
Baltimore, MD 21205
(410) 396-9427

3030

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

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 \$6, \$10 and \$15.)*
- Allow purchases to be combined with cash purchases *(if the total of the items being purchased exceeds the value of the voucher, the customer makes up the difference).*
- Not provide change if the purchase amount is less than the FVC face value
- Allow FVCs to be combined *(for example; two \$10 FVCs may used for a \$20 total purchase).*
- 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.
- 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 there is a milk vendor at the farmers market, that WIC check cannot be used to purchase milk from that farmer.

The Maryland WIC FVC

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.

- A. FVCs have a first date to spend.
- B. FVCs must be deposited within 30 days of the last date to spend.**
- C. FVCs show their 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.

E

THIS CHECK IS VOID WITHOUT A PEBLE-COLORED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK, HOLES AT ANGLES TO VIEW

A	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER
	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	CASHIER FILL IN EXACT AMOUNT OF SALE	
CATEGORY: PG						DOLLARS CENTS
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:						\$
C	(Ten) dollars for Fruits and Vegetables					
PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY						
D	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			SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY			B
			X			VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND

Manual FVCs

On rare occasion, 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” water mark 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. The participant’s name and first and last dates to spend will be hand written.

- 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.

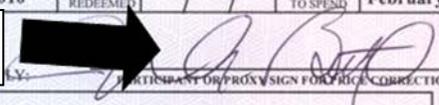
THIS CHECK IS VOID WITHOUT A BLUE & RED BACKG		AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW	
B	AGENCY 11	PARTICIPANT ID NO. MANUAL	NAME OF PARTICIPANT (LAST, FIRST, MI) JANE DOE
	FIRST DATE TO SPEND JANUARY 15, 2015	DATE REDEEMED / /	LAST DATE TO SPEND FEBRUARY 14, 2015
	FOOD PKG: C2/C3/C4-1#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

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.

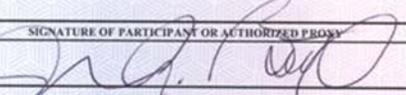
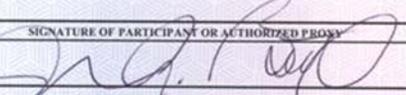
PROPER CORRECTION:

The customer signed the FVC and approved the correction by signing the price correction line ("B" below). A single 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		January 26, 2010	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	CASHIER FILL IN EXACT AMOUNT OF SALE	
					February 19, 2010		
CATEGORY: PG		B →	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: 806619	75-1248	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY			VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND		
	919	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		January 26, 2010	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	CASHIER FILL IN EXACT AMOUNT OF SALE	
					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: 806619	75-1248	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY			VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND		
	919	X 					

WIC Farmers' Market Nutrition Program Checks

The Maryland WIC Program also distributes WIC Farmers' Market Nutrition Program Checks (FMNP) to WIC participants. FMNP checks are issued by the Maryland Department of Agriculture's Farmers' Market Nutrition Program. The color of the checks change every season to help you easily identify valid checks. The color of the 2014 check is purple. **You must follow the Maryland Department of Agriculture's guidelines for accepting these checks and depositing for payment.**

Maryland 2014 Farmers' Market Nutrition Program		Account #	
Pay to the order of authorized Maryland Farmers' Market Vendor Deposit no later than December 5, 2014 NOT VALID AT GROCERY STORES		STAMP AUTHORIZED FMNP	
Good for the purchase of fresh, locally grown vegetables, fruits, and cut herbs from a FMNP Vendor. Any other use constitutes fraud.		FIRST DATE OF USE LAST DATE OF USE 6/01/14 11/30/14	
 		PAY EXACTLY \$ 5.00 NO CHANGE GIVEN	
SOLUTRAN CITIZENS ALLIANCE BANK • HOWARD LAKE BRANCH • CLARA CITY, MN 56222		VENDOR NUMBER HERE	
		PARTICIPANT'S SIGNATURE 	

Processing the FMNP

Follow these procedures, when accepting WIC FMNP checks.

The customer should:

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

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 voucher, 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*).

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/year during the market season
What are the values of the checks?	\$6 \$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 white potatoes or herbs	Potatoes and cut 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
	Check needs to be deposited within 30 days of the last date-to-spend on check	Farmers can deposit checks anytime between June 1 and November 30
	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 with WIC FVC	Each farmer must attend training on regulations and procedures with FMNP in first year of program participation, and every three years thereafter
Questions	Contact the WIC Vendor Unit at 410-767-5242	Contact the Dept of Agriculture at 410-841-5776

Bank Rejections and How to Request Payment Review

Rejected Reason

Altered \$ Amount
Void Do Not Redeposit

Future/Post Dated
Expired or Stale Dated
Void Do Not Redeposit

Missing Signature

Missing Vendor Stamp

Over Max \$ Amount
Void Do Not Redeposit

Steps to be Taken

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. Send the original check or bank image with a completed copy of the Form DHMH 4295-C (page 14) to the State WIC Office for reimbursement review.

The State WIC Office will not reimburse vendors for checks accepted before the “First Date to Spend” or after the “Last Date to Spend.”

Be sure to obtain the customer’s signature at the conclusion of the purchase. If you fail to do so, you can contact the State WIC Office. We will attempt to contact the participant, however, please understand that we are not always able to do so.

Stamp the check or bank image with your WIC Farmer Stamp and redeposit it in the bank within 30 days from the “Last Date to Spend”, or submit it to the State WIC Office within 45 days from the “Last Date to Spend.”

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 \$6.00, \$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
Payment Amount in Pencil
Void Do Not Redeposit

The State WIC Office will not reimburse vendors for checks that are signed in pencil or that have the amount written in pencil.

Vendor Stamp Unreadable
Vendor Stamp Missing
Void Do Not Redeposit

Stamp the check or bank 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.

The bank will also reject improperly written numbers such as



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.

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, Room 104
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.



Maryland WIC Program

FRUIT AND VEGETABLE CHECK REIMBURSEMENT FORM

TO: Maryland WIC Program
201 W. Preston Street, Room 104
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. 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.**

Reasons WIC Will Review for Payment:	Before submitting to State WIC, Vendor Must:
Deposited Past 30 Days from Last Date to Spend	Submit to State WIC Office Within 45 Days of Last Date to Spend
Exceeds Maximum Value	Submit returned FVC(s) along with FVC reimbursement form
Illegible Vendor Stamp	Submit FVCs for payment review
Missing Signature	Obtain Signature of Participant/Proxy
Missing FMNP stamp	Stamp FVCs with FMNP Stamp
Payment Amount Altered Incorrectly	Submit along with FVC reimbursement form
Payment Amount is Missing	Enter Payment Amount
Previously Rejected	Submit to State WIC Office
Price Correction Signature Missing/Mismatched	Obtain Signature of Participant/Proxy
Reasons WIC WILL NOT Pay	
Altered Item	
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.

Who to Call If You Need Assistance

Questions regarding the FVC:

State WIC Office Vendor Unit at 1-800-242 4WIC (4942) or 410-767-5242.

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

Checks with missing signatures or if the WIC participant left their ID folder at your stand:

Refer to the four digit number on the upper left hand corner of the FVC check and contact the following local WIC agency:

0101 Allegany County	301-759-5020
0202 Anne Arundel County	410-222-6797
Baltimore City Local Agencies	
3030 Baltimore City WIC Program	410-396-9427
3232 Johns Hopkins WIC Program	410-614-4848
0303 Baltimore County	410-887-6000
0804 Calvert County	877-631-6182
0505 Caroline County	410-479-8060

0606 Carroll County	410-876-4898
1207 Cecil County	410-996-5255
0808 Charles County	301-609-6857
0509 Dorchester County	410-479-8060
1010 Frederick County	301-600-2507
1111 Garrett County	301-334-7710
1212 Harford County	410-273-5656
1313 Howard County	410-313-7510
1714 Kent County	410-810-0125
Montgomery County	
2515 Community Clinic, Inc.	301-762-9426
Prince George's County Local Agencies	
1616 County Health Department	301-856-9600
2626 Greater Baden Health Services	301-324-1873
1717 Queen Anne's County	410-758-0720
2219 Somerset County	410-749-2488
0818 St. Mary's County	877-631-6182
0520 Talbot County	410-479-8060
2121 Washington County	240-313-3335
2222 Wicomico County	410-749-2488
2223 Worcester County	410-749-2488

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 1-800-242-4WIC (4942). They can also be found online at www.mdwic.org in the WIC farmer section of the website.

The Farmer Identification Stamp

You may 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

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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 within 10 days of the date you receive notification of the proposed disqualification or denial. An appeal received after the 10-day period shall only be considered valid if it is postmarked within the 10-day period by the United States Postal Service.

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

State WIC Director
Maryland WIC Program
201 W. Preston Street, Room 103
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 or 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 or termination);
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. 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, Room 103
Baltimore, MD 21201**



Maryland WIC Program

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, 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 1-800-242-4942.

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.

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 above.** 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 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.



Martin O' Malley, Governor
Anthony G. Brown, Lt. Governor

Department of Health and Mental Hygiene
Joshua M. Sharfstein, M.D., Secretary

Maryland WIC Program
201 W. Preston Street
Baltimore, MD 21201
1-800-494-4WIC
www.mdwic.org

Maryland Department of Agriculture
Earl F. Hance, Secretary

Maryland Department of Agriculture
50 Harry S. Truman Parkway
Annapolis, MD 21401
1-800-735-2258
www.mda.maryland.gov

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