



MARYLAND
DEPARTMENT OF
AGRICULTURE

50 Harry S. Truman Pkwy.
Annapolis, MD 21401



FARMER HANDBOOK

FARMERS MARKET NUTRITION PROGRAM

EFFECTIVE 2024

Introduction

Dear Maryland Farmer,



Thank you for your participation in the Farmers Market Nutrition Program (FMNP)! The FMNP is a valuable benefit that connects limited-resource shoppers directly to farmers and their locally grown produce. This handbook will provide you with the information you will need to accept electronic S/FMNP benefits at your farmers market or farm stand.

If you have additional questions, reach out to FMNP Coordinator: Sara Servin, sara.servin@maryland.gov. Thank you for all of the work you do to feed our communities.

There are **three** United States Department of Agriculture (USDA) programs available for farmers to participate in. These programs are:

- 1.The Farmers' Market Nutrition Program (FMNP) for WIC and Seniors (SFMNP).
- 2.The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) Fruit & Vegetable Benefit (FVB).
- 3.The Supplemental Nutrition Assistance Program (SNAP).

The FMNP provides an **annual benefit** for participants in the Women, Infants, and Children (WIC) program, and limited-resource seniors to purchase fresh, unprepared, locally grown fruits and vegetables from July through November. This program also expands the awareness of the variety of local fruits and vegetables that can be found at farmers markets and has the potential to increase farmer sales.

The WIC Fruit and Vegetable Benefit (FVB) provides a monthly benefit for WIC participants to purchase fresh fruits and vegetables at farmers' markets and grocery stores throughout the year on an electronic benefits card (eWIC).

The SNAP Program (formerly known as Food Stamps) provides a monthly dollar benefit for limited-resource families to purchase food at the grocery store or farmers' markets.

This Farmers' Handbook will provide you with instructions on what participants can buy under each of these programs and how to accept and process the FMNP benefits, eWIC FVBs, and SNAP benefits.

FMNP Purchases

WIC 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 seniors. This program also expands the awareness of farmers' markets and the variety of locally grown produce. In Maryland, each eligible participant receives **\$30 per year** in FMNP benefits.

Allowable Purchases

- All locally grown fruit, vegetables, mushrooms, and fresh herbs grown by an authorized farmer
- Pick-your-own purchased at a farm stand

Senior Farmers Market Nutrition Program

The Senior Farmers' Market Nutrition Program (SFMNP) moved from a competitive grant to a permanent program in the 2007 Farm Bill. In Maryland, each senior participant receives **\$50 per year** in Senior FMNP benefits in 2024.

Allowable Purchases

- Same as WIC with the addition of honey

FMNP Purchases

Not Allowable Purchases

- Foods processed or prepared beyond their natural state except for the usual harvest and cleaning process
- Jams and jellies
- Breads or other baked goods
- Maple syrup
- Cider or other drinks
- Nuts or seeds
- Jarred sauce or salsa
- Dried fruits and vegetables
- Eggs
- Cheese or other dairy products
- Meat, chicken, seafood

If you have questions about allowable fruits and vegetables permitted for purchase using FMNP benefits, please contact MDA.

WIC/FMNP Benefit

Participant Information



Eligible participants in the WIC FMNP program receive **\$30 per person per year** and must meet the following conditions:

1. Income is at or below 185% of the poverty level and
2. are pregnant or have recently given birth, or
3. infants, or
4. children up to 5 years and have a nutritional need

Participants receive the benefit through their local WIC agency.



Eligible participants in the Senior FMNP program receive **\$50 per person per year** and must meet the following conditions:

1. Income is at or below 185% of the poverty level, and
2. must be 60 years or older, and
3. self verify county residency at time of application, and
4. self verify income at time of application

Participants can contact their county's Department of Aging to find out more information and how to apply.

Rules & Regulations

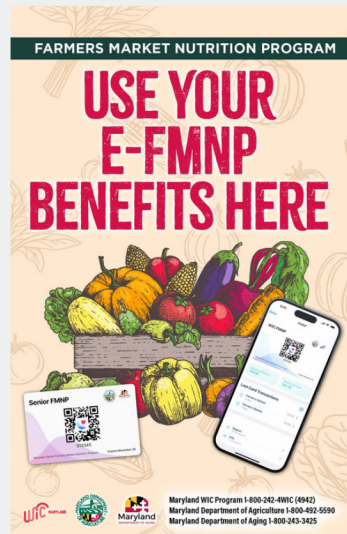
For the Farmer

- Ensure FMNP benefits are only spent on fresh fruits, vegetables, and cut herbs in their natural state.
- Grow produce in Maryland or contiguous counties of Maryland in DC, DE, PA, VA, or WV.
- At least 60% of produce sold to FMNP participants must be grown by the farmer. Up to 40% may be purchased from another local farm and clearly labeled. *Market rules supersede this rule (ie. producer-only markets).
- Offer the same quality of produce to FMNP participants as other customers.
- May not charge participants who use FMNP more than other customers purchasing the same items.

Display

Farmers are required to post the **“Use your WIC and Seniors eFMNP Here”** sign.

- Farmers are required to post their farm name.
- Prices for all FMNP-authorized foods must be posted.
- Any produce that is purchased from another local farm must be clearly labeled with farm name and location.



FMNP Timeline

January 10 - Annual Updates

Beginning January 10, annual update requests are automatically emailed to the farmer from MDOnestop.

May 15 - Annual Updates Due

Annual updates are due in MDOnestop. Farmers must provide updates around any newly participating farmers markets to share with local WIC and Senior agencies.

July 1 - WIC FMNP

WIC FMNP benefits begin to be distributed and farmers can begin to accept the benefits.

July 1 - Senior FMNP

Senior FMNP benefits begin to be distributed and farmers can begin to accept the benefits.

November 30 - Last Day

Last day for S/FMNP participants to use their benefits, and last day for farmers to accept benefits.

eFMNP Introduction

Beginning in 2024, MDA is working with Healthy Together to launch the electronic FMNP. Farmers will be able to download the Healthy Together app onto any number of iOS or Android devices and set up direct deposit to accept payments directly. Farmers will scan a QR code on the participant's phone or card to accept payment. Participants will be required to enter their PIN in order to securely process the payment.

Participants will receive their annual FMNP benefit either through their mobile device or through a card with a QR code. All seniors will receive a physical card.

See below for How to Set Up Your Healthy Together Account, Invite Other Farmers and Cashiers, Complete Transactions and Receive Payouts.



Benefits of eFMNP



No more managing checks



Automatic, direct deposit
payouts to farmers



Benefits can be spent
down to the penny

Phone Operating System & Updates

Android 7.0 - Released August 22, 2016

iOS 15 - Released September 20, 2021

- iPhone 6s, 7, 8, X, XR, XS, 11, 12, 13
- iPhone SE: 1st and 2nd generation
- iPod touch (7th generation)
- iPad Pro (all models)
- iPad Air 2 and later
- iPad (5th generation) and later
- iPad mini 4 and later

***It is recommended to turn on automatic app updates so you always have the latest version of the Healthy Together app as new features and improvements are released.**

Apps on Apple iOS update automatically.

How to update all Android apps automatically

1. Open the Google Play Store app.
2. At the top right, tap the profile icon.
3. Tap Settings > Network Preferences > Auto-update apps.
4. Select an option:
 - Over any network to update apps using either Wi-Fi or mobile data.
 - Over Wi-Fi only to update apps only when connected to Wi-Fi.

Note: If an account on your device has a sign-in error, apps may not update automatically.

Set Up Your Account

- 1 Download the Healthy Together app from the Apple App Store or Google Play Store.

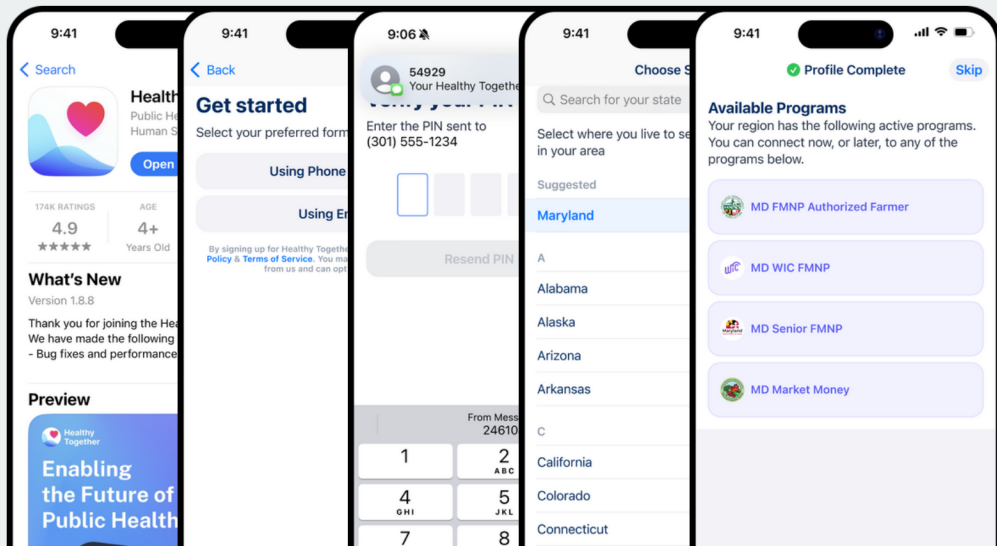


Download on the
App Store



GET IT ON
Google Play

- 2 Once downloaded, create your Healthy Together account with your phone number or email.
- 3 A one-time password will be sent to your phone number or email to verify and log in.
- 4 Select "Maryland" from state list, **even if you are in another state, this is a Maryland program.**
- 5 From the list of Available Programs, select "MD FMNP Authorized Farmer" program.



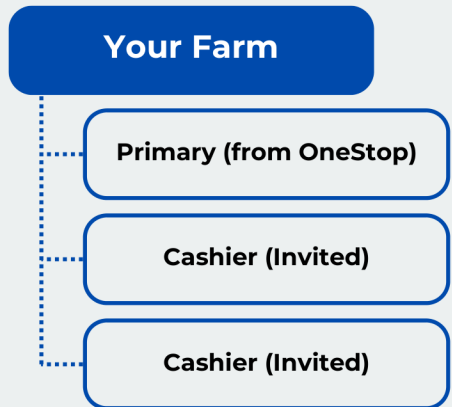
Link Your FMNP OneStop Account



**Healthy
Together**



**Maryland
OneStop**

Two overlapping screenshots of a mobile app interface. The top screenshot shows a 'Link to farm account' screen with fields for 'Phone Number*' and 'Stamp Number*'. The bottom screenshot shows an 'Invite Cashier' screen with a 'Phone' tab selected, a 'Name' field, a 'US C' country code, and a '(555) 555-5555' phone number. A 'Continue' button is at the bottom.

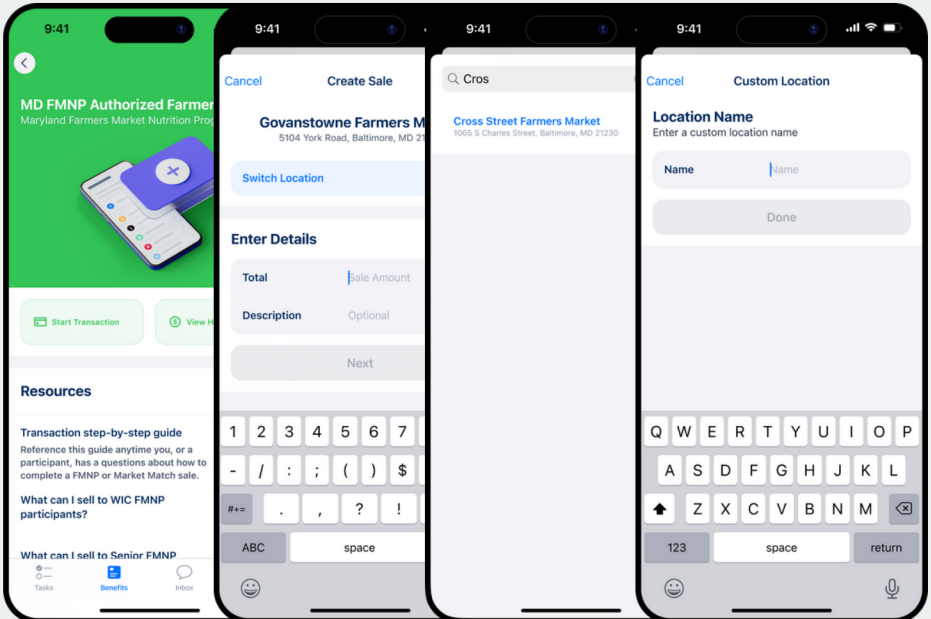
Primary Account is linked with any of the email addresses or phone numbers from the FMNP OneStop account.

The Primary Account has permissions to:

- Link the bank account for payouts
- View payout history in Healthy Together
- Invite cashiers - cashiers receive a text message to download and setup their Healthy Together account

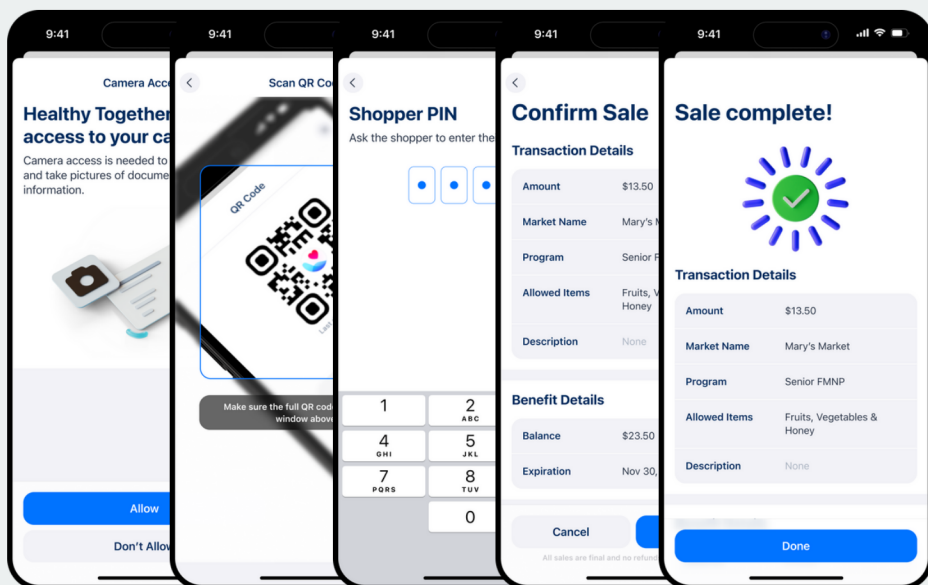
Start Transaction

- 1** From the "MD FMNP Authorized Farmer" program, tap "Start Transaction".
- 2** Select your location (you only need to set this once) and enter the sale amount. You can also provide an optional description.
- 3** After you create the sale, scan the participant's QR code.
- 4** Once scanned, the participant will need to enter their 4-digit PIN code.
- 5** Finally, confirm the transaction details are correct and complete the transaction.



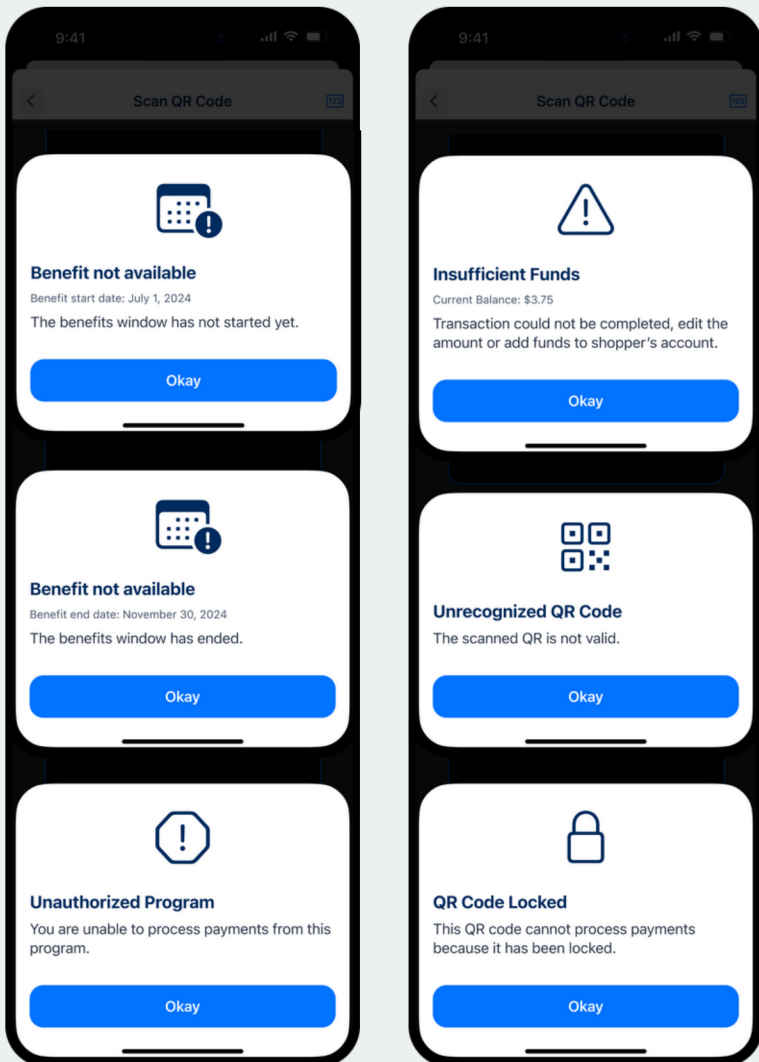
Scan QR Code

- 1** The first time you process a transaction, you will need to grant permissions to access the camera.
- 2** Once granted, simply line up the QR code in the camera view and as soon as it is detected it will automatically advance to the next step.
- 3** Ask the shopper to enter in their security PIN code, by default this is set to the participants' or head of household's birth year.
- 4** Once the correct PIN code is entered, a confirmation page displays for you and the participant to confirm all information is correct.
- 5** Confirm the transaction and you're done!



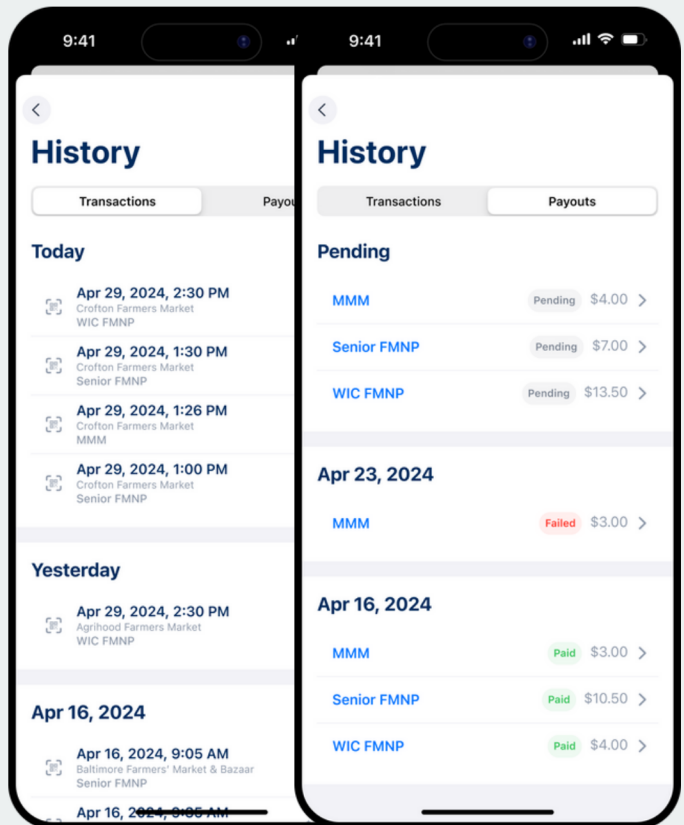
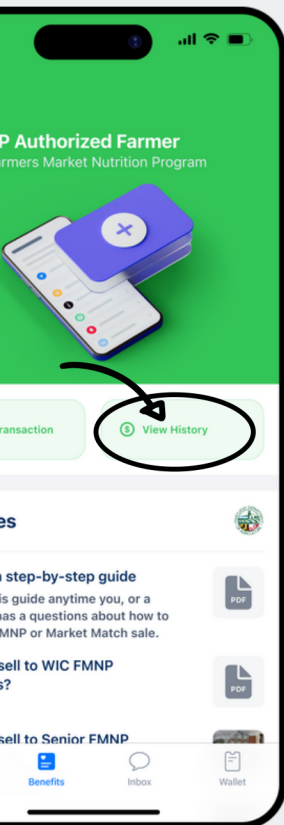
Potential QR Code Scanning Errors

There are a number of potential helpful errors you may encounter when scanning QR codes for things like the participant's balance having insufficient funds for the transaction amount, the transaction happening outside of the benefit window, or invalid or unauthorized QR codes scanned.

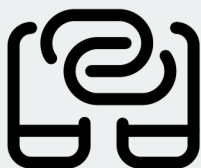


View History

- 1 From the "MD FMNP Authorized Farmer" program, tap "View History".
- 2 The primary farmer account, and all cashiers can see all transactions for the farm.
- 3 Only the primary farmer account can see the Payouts tab, history and details.



Transactions & Payouts



Transactions are sales between participants and farmers.



Payouts batch all unpaid transactions into a single weekly direct deposit.



Payouts are automatically sent every Tuesday.



Payouts take 1-3 business days to be deposited.



If after 30 days a payout is not accepted electronically, a check will be mailed to the Business Mailing Address from the FMNP OneStop Account.

Payout Email

Each FMNP MDOneStop account can be connected to one bank account.

The payout emails are sent to the "farm email" registered within the FMNP OneStop account.

- Data encrypted at all times
- Desktop or Mobile support
- Login support for 98% of U.S. banks, with option to receive checks instead
- Linked account used for both Senior and WIC FMNP

*Note: You will receive this email each week and must click 'Receive Payout Now' in order to transfer the funds

 **Healthy Together**

Pay by Bank :

Hi John,

Your Maryland WIC FMNP payout is ready for collection. Your payout will be paid directly into a checking or savings account of your choice.

You are receiving a payment of

\$152.00

Maryland WIC FMNP

RECEIVE PAYOUT NOW →

This is subject to the Healthy Together [Terms and Conditions](#) and [Privacy Policy](#).

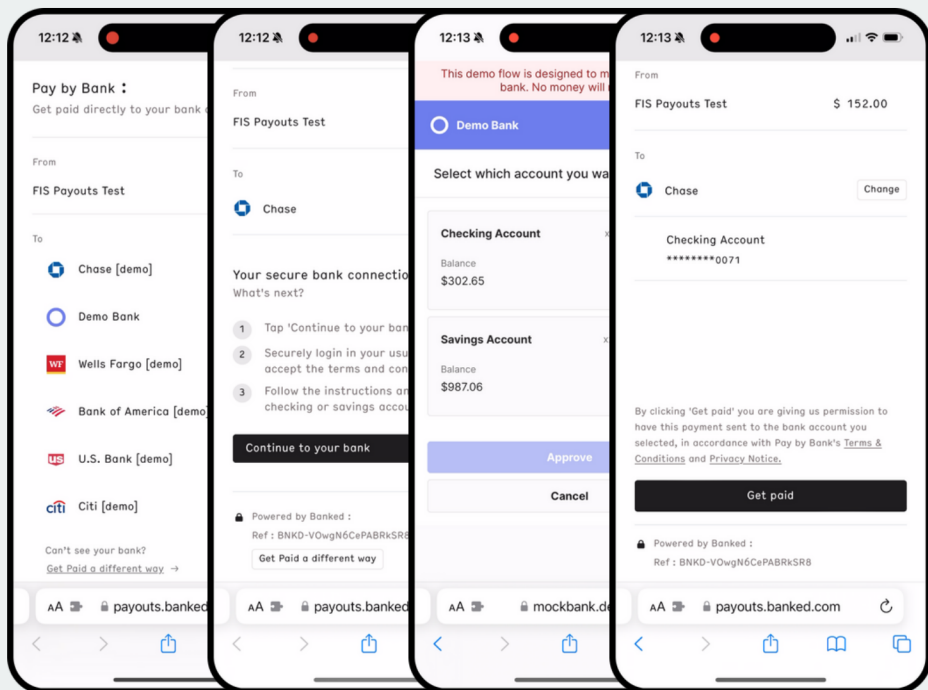
Contact Healthy Together support on support@healthytogether.co

Thanks,
Maryland WIC FMNP



Bank Linking Steps

- 1** Select your bank, or select “Get Paid a different way” if you are not able to find your bank.
- 2** Securely log into your bank in your usual way.
- 3** Select the account where you want the payouts to be deposited.
- 4** Confirm the payout, the money will be deposited in the next 1-3 business days.
- 5** The linked bank account will be used for future payouts but can be changed at any time.



WIC Fruit & Vegetable Benefit (FVB)

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 benefits (FVBs). These benefits can be spent at farmers markets!

During the Farmers Market Nutrition Program training, farmers become authorized to accept WIC Fruit and Vegetable Benefits (FVB). The WIC Program issues monthly benefits to participants using an electronic benefits issuance system known as eWIC.

To process eWIC, farmers have the option to either participate in the **Merchant Link S3** or **TotilPay Go** programs. Both are applications that can be downloaded on a smartphone or tablet. There is no cost to the farmer for the Merchant Link program. eWIC is a no cost add-on for farmers that use TotilPay Go for SNAP, debit and credit transactions. See more details on the next page.



WIC Fruit & Vegetable Benefit (FVB)

Allowable Purchases

- Any variety of fresh, whole or cut fruit or vegetable from any source.

Not Allowable Purchases

- Vegetables or fruit with added sugars, fats or oils
- Herbs, spices, ketchup or other condiments
- Pickled Vegetables, olives juices or soups
- Breads and baked goods
- Eggs, dairy, meats and grains
- Ornamental and decorative fruits and vegetables



Processing eWIC (FVB)

Merchantlink S3

The S3 Merchant Link application was created for authorized farmers to process eWIC transactions. There is no cost to the farmer. The farmer will first get in touch with MDH to receive information about downloading the app from the Google Play or Apple store. They will then register and can begin to processing eWIC transactions from the S3 app.

For more information about the S3 app and how to accept the eWIC FVB benefit, contact Maryland WIC:

Andrea Tompkins

Maryland Department of Health

andrea.tompkins@maryland.gov

Totilpay Go

Farmers who use TotilPay Go for their SNAP, credit and debit transactions can also process eWIC transactions through TotilPay Go. There is no additional cost to add eWIC.

For more information about the TotilpayGo app and how to add the eWIC FVB benefit, contact NovoDiaGroup:

support@novodiagroup.com

Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP), known in Maryland as the Food Supplement Program or FSP, (formerly food stamps) is administered by the United States Department of Agriculture (USDA) Food and Nutrition Services (FNS).

SNAP provides valuable help to more than one in six Marylanders (over 600,000) each month. Households qualify for SNAP benefits based on eligibility guidelines, including household size, gross monthly income, and basic household expenses.

Foods that cannot be purchased with FMNP or WIC can be purchased with SNAP.

Allowable Purchases

- Fruits and vegetables
- Meat, poultry, fish
- Cheese and dairy products
- Breads, baked goods and cereals
- Eggs
- Food-producing plants
- Frozen foods to be consumed at home
- Other food items such as snack foods and non-alcoholic beverages



Not Allowable Purchases

- Live animals
- Foods that are hot at the point of sale
- Non-food items

Supplemental Nutrition Assistance Program (SNAP)

- Direct marketing farmers can apply to accept SNAP at their farm stand or at a farmers market
- Visit <https://www.fns.usda.gov/snap/farmer-producer> for more information on how to apply
- Farmers can get free equipment to process SNAP through a grant on [marketlink.org](https://www.marketlink.org)



Nutrition Benefits Guide

REFERENCE FOR FARMERS & MARKETS



whole, uncut fresh fruits & vegetables



fresh cut herbs



honey



food producing plants



cheese, dairy, eggs, meat, chicken



baked goods



FMNP



Senior FMNP



eWIC



SNAP



MMM



Farmer Monitoring

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 Programs. The monitor will introduce him/herself, walk around, ensure that FMNP signs and prices are posted, and may observe a WIC or FMNP transaction.

The monitor conducting the review will check to see that:

- The FMNP/SFMNP sign is posted
- The 'eWIC Accepted Here' sign is posted (eWIC farmers only)
- Farm name is displayed
- Prices are posted
- The correct FMNP and FVB redemption procedures are being followed
- Items purchased from another farmer are properly labeled with the grower's name and location

Any violation of WIC regulations is noted on a monitoring form. The person monitoring the farmer will discuss the findings with the farmer or farm representative and will be asked to sign the monitoring form. A copy of the form will be emailed to the farmer with a warning notice if violations are found. A follow-up visit will be conducted following the violation to see if corrective action has been taken.

Farmer Monitoring

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 as a secret shopper. The secret shopper 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 secret shoppers look for violations including but not limited to:

- substitution of non-WIC FVB or FMNP items
- overcharging
- charging for food not received; and
- trafficking FMNP or WIC FVBs

These violations may result in disqualification.

Farmer Sanctions

In accordance with CFR § 248.4 (a)(10), the Maryland Department of Agriculture (MDA) must sanction farmers and/or roadside stands for failing to follow FMNP Rules and Regulations.

Sanctions will be administered as follows:

- **First-time infraction** will result in a warning letter to the farmer informing them of the infraction and requesting that it be remedied within 30 days of receipt of the letter.
- The FMNP Administrator will visit the farmer to confirm whether the infraction has been remedied within the 30-day timeframe.
- **A second infraction** or a major violation of federal regulations that govern the program (such as selling eligible foods that have not been grown by the authorized farmer) will result in a warning letter informing the farmer of the infraction and issuing a notice that the farmer will be removed from the program if the issue is not remedied within 10 days of receipt of the letter.
- **A third infraction** will result in the farmer's removal from the program for one market season. If a farmer wants to participate in the program again after being removed for one season due to sanctions, then they must submit an additional letter to MDA along with their application for participation explaining what steps have been taken to address the issue that led to sanctions.
- The farmer will be visited by either the FMNP Administrator or a Compliance Representative or both in the first season that he/she is reinstated.

FMNP Appeals

Farmers may request an appeal if they are disqualified from accepting FMNP benefits. The farmer will receive a letter at least 15 days before the Maryland Department of Agriculture takes any action. The letter will include the reason(s) for the action and advise of the right to appeal the Program's decision. The appeal must be received or postmarked by the United States Postal Service within 10 days of the date the notification of the proposed disqualification is received.

Farmers who are appealing a Program decision for Senior FMNP, may submit a request for appeal within 30 days from the date the agency mails, emails or otherwise issues the notice of adverse action.

A farmer can submit a request for a hearing by filing a written request by mail or email to:

Secretary of Agriculture
Maryland Department of Agriculture
50 Harry S. Truman Parkway Annapolis, Maryland 21401
fmnp.mda@maryland.gov

WIC Appeals

Farmers may request an appeal if they are disqualified from accepting WIC FVBs. A farmer will receive a letter at least 15 days before the WIC Program takes any action. The letter will include the reason(s) for the action and advise of the right to appeal the Program's decision. The appeal must be received or postmarked by the United States Postal Service within 10 days of the date the notification of proposed disqualification is received.

The Office of Administrative Hearings shall have jurisdiction over the hearings.

A farmer can submit a request for a hearing by filing a written request by mail or email to:

State WIC Director Maryland WIC Program
201 W. Preston Street, 1st Floor Baltimore, Maryland 21201
mdh.wicvendor@maryland.gov

A farmer may **not** appeal the following WIC actions:

- Disqualification from WIC resulting from a violation of COMAR 10.54.03.15B(1)(m);
- The State agency's decision as to whether a participant hardship exists (thereby warranting a civil money penalty in lieu of disqualification);
- The expiration of a farmer agreement; or
- 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 farmers and their employees, or violate the procedures for redeeming FVBs or FMNP benefits. If you have a complaint against a WIC participant, visit the Farmer section of the MD WIC website at www.mdwic.org and complete the Farmer Complaint Form. Please provide as much detail as possible about the complaint (who, what, when, where, etc.).

Please be sure to identify the farm using 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.

Please email the form to:
mdh.wicvendor@maryland.gov

Civil Rights Compliance

In accordance with federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, this institution is prohibited from discriminating on the basis of race, color, national origin, sex (including gender identity and sexual orientation), disability, age, or reprisal or retaliation for prior civil rights activity.

Program information may be made available in languages other than English. Persons with disabilities who require alternative means of communication to obtain program information (e.g., Braille, large print, audiotope, American Sign Language), should contact the responsible state or local agency that administers the program or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339.

To file a program discrimination complaint, a Complainant should complete a Form AD-3027, USDA Program Discrimination Complaint Form which can be obtained online at: <https://www.usda.gov/sites/default/files/documents/ad-3027.pdf>, from any USDA office, by calling (866) 632-9992, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to USDA by:

mail:

U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410; or

fax:

(833) 256-1665 or (202) 690-7442; or

email:

Program.Intake@usda.gov

This institution is an equal opportunity provider

Frequently Asked Questions

Can I run the Healthy Together app on my farm stand and at a farmers market

The Healthy Together app can be downloaded onto as many devices as needed and can operate at both the farm stand and farmers market on the same day and time

Can the same person be a cashier for multiple farms?

Each Healthy Together account can only be linked to one farm account. The cashier could create two accounts, one with phone and one with email, and link each to the two different farms

Can a farmer process an FMNP payment without internet?

In 2024, transactions will not be available without internet, however this is an enhancement we are working on for 2025

What if the participant forgets their pin?

Participant pins are set to their birth year. Farmers can prompt a participant for their birth year and try the pin.

What if I don't want to connect my bank account?

Farmers can select to get paid by check. If selected, checks will be sent out weekly on Wednesdays. If no payment type is selected, a check will be sent to the mailing address on Onestop after 30 days

Additional Questions?

Reach out to Sara Servin for specific questions: 410-703-1893 or sara.servin@maryland.gov

Who to Contact

FMNP or Senior FMNP Questions:

Maryland
Department of
Agriculture

phone:
410-841-5776

email:
fmnp.mda@maryland.
gov

Website:

https://mda.maryland.gov/maryland_products/Pages/farmers_market_dir.aspx

WIC Fruit & Vegetable Benefit Questions

Maryland WIC
Program

phone:
410-746-7162

email:
mdh.wicvendor@mary
land.gov

Website:

<https://health.maryland.gov/phpa/wic/Pages/wic-farmers.aspx>



Wes Moore, Governor
Aruna Miller, Lt. Governor

Maryland Department of Agriculture
Kevin Atticks, Secretary

50 Harry S Truman Parkway
Annapolis, MD 21401
1-800-492-5590