

## 2615.05.05 PRE-PAID DEBIT CARDS

Pre-paid debit cards, including Direct Express cards which only allow monthly benefit deposits from federal agencies such as the Social Security Administration, are considered an available resource and must be verified. Any balance remaining on a pre-paid debit card is considered a liquid asset beginning the month following the month the funds were deposited.

The only exception to this rule is for debit cards issued by a government-sponsored medical benefit as rewards, incentives, or extra benefits from a Medicare Advantage or Medicaid Managed Care Program. Assistance provided in cash or in kind (including food or shelter) under a Federal, State, or local government program whose purpose is to provide medical care or medical services (including vocational rehabilitation) is not counted as income or a resource.<sup>i</sup>

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<sup>i</sup> 20 CFR 416.1103(a)(3)