



# Healthy Incentives Program (HIP)

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*Massachusetts Food Policy Council*

*November 1, 2017*



Fresh. Canned. Dried. Frozen.  
It's **HIP** to be healthy!

# Healthy Incentives in MA

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- Farmers Market Coupon Program
  - WIC (1986 MA pilot)
  - Seniors (1987 MA pilot)
  - WIC Farmers' Market Nutrition Program (1989 -1992, federal pilot), federal program 1992
  - Seniors (2001 federal pilot), federal program 2002
- SNAP (1998 MA transitions to EBT)
- Farmers Markets begin to explore SNAP EBT Options: Early 2000's.
- SNAP Matching Programs develop in 2008
- Healthy Incentives Pilot (HIP) awarded to MA in 2010
- Veggie Prescription Programs beginning 2011
- In 2016, 153 farmers markets accept SNAP and over 90 offer a SNAP matching program



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# History of the Healthy Incentives Pilot

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- Healthy Incentives Pilot (HIP)
- Food, Conservation, and Energy Act of 2008 (Farm Bill)
- Rigorously evaluated demonstration grant
- Only one of its kind in the country
- Competitive grant process
- Tested the effects of providing a financial incentive
- Pilot site in Hampden County, Massachusetts
- HIP was implemented from 2011 - 2012



# What is FINI?

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- USDA Food Insecurity Nutrition Incentive (FINI) Grant Program
- Agricultural Act of 2014 (Farm Bill)
- Supports projects to increase the purchase of fruits and vegetables among SNAP clients by providing incentives at the point of sale



# FINI: Healthy Incentives Program (HIP)

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- Expansion of the Healthy Incentives Pilot into the **Healthy Incentives Program**
- Massachusetts statewide coalition
- Provides incentive benefit at:
  - Seasonal, winter and year-round Farmers Markets
  - Farm Stands
  - Mobile Markets
  - Community Supported Agriculture (CSA)
- April 1<sup>st</sup> began gradual roll out





# National Context: Why is HIP Unique?

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- Massachusetts is the first statewide incentive program
- Only incentive program utilizing EBT card as mode of delivery
- One of only four FINI projects led by a state agency
- One of the largest FINI projects
- MA is well-positioned given decade of incentives experience
- Emphasizes broad, diverse, private-public support
- Increased sales for local farmers, strengthened local economies
- More fresh, healthy, local food for hundreds of thousands of SNAP families
- Massachusetts Local Food Action Plan priority



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# HIP Goals & Outcomes

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## ➤ **Project goals:**

- Reduce barriers to SNAP client and retailer participation
- Increase availability of locally grown fruits and vegetables for SNAP clients
- Assess the impact of the new incentive program on participants' purchase of fruits and vegetables to inform future expansion

## ➤ **Intended project outcomes:**

- Increased purchase of fruits and vegetables by SNAP clients
- Increased usage of SNAP benefits for purchasing locally grown fruits and vegetables at the four points of sale
- Established sustainable statewide matching or incentive program



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# How Does HIP Work?

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- Dollar for dollar match on fruit & vegetable purchases
- \$40/\$60/\$80 cap per month based on household size
- Available to SNAP clients statewide – automatically enrolled
- Incentive instantly applied to SNAP EBT card
- Available immediately for any future SNAP purchase
- Fresh, canned, dried or frozen fruits and vegetables without added salts, sugars, fats, or oils
- HIP benefit available for a 3-year period, starting April 1<sup>st</sup>
- Direct farmer-to-SNAP-customer transaction
- Clients will need to spend SNAP to earn HIP





# How does HIP work?

- Look for the HIP logo
- Make F&V purchase
- Earn HIP incentive
- Take receipt
- SNAP purchases
- Maximize benefit

Freitas Farm  
32 Wood St  
Middleboro, MA 02346  
Ph: 508-947-6521  
Proc#: 20002840  
Term#: 00000001  
09/24/2017  
10:02:44 AM

-----  
SNAP Purchase  
-----

Card Num: xxxxxxxxxxxxxx0000\*  
Settlement Date: 09/01/2017  
Merchant: < No Merchant >  
(Market Manager)

Balance Summary:  
-----

|                 |        |
|-----------------|--------|
| SNAP Begin Bal: | 104.71 |
| SNAP Purchase : | -7.50  |
| HIP Earned :    | 7.50   |
| SNAP End Bal :  | 104.71 |
| Cash Balance :  | 0.00   |
| HIP Earned MTD: | 7.50   |

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Result: Approved  
Auth #: 392061  
Trace#: 000510-000000873100088

\*\* DISPENSE GOODS \*\*

===== Mobile Mkt+ Sel v2.3.2 =====



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# HIP Statewide Coalition

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- Massachusetts' Interdepartmental partnership (DTA, DAR, DPH)
- Support of broad, diverse coalition of community partners
- Primary Regional Partners: Southeast, Eastern, Northeast, Central, Western
  - Mass Farmers Markets
  - “Buy Locals” (8) + City of Boston Office of Food Access
  - Project Bread
  - Food Banks (4)
  - UMass Stockbridge School of Agriculture
  - DTA Local Offices (21) statewide
  - DTA-SNAP Nutrition Education (SNAP Ed) Providers
  - WIC Program Community Coordinators & Local Offices
  - Mass in Motion (27 Grantees—60 Communities)
  - Massachusetts Food System Collaborative
- Local Community Partners (e.g., non-profits, municipalities, community organizations)
- Direct farms, farmers markets, non-profits





# Early Implementation Success

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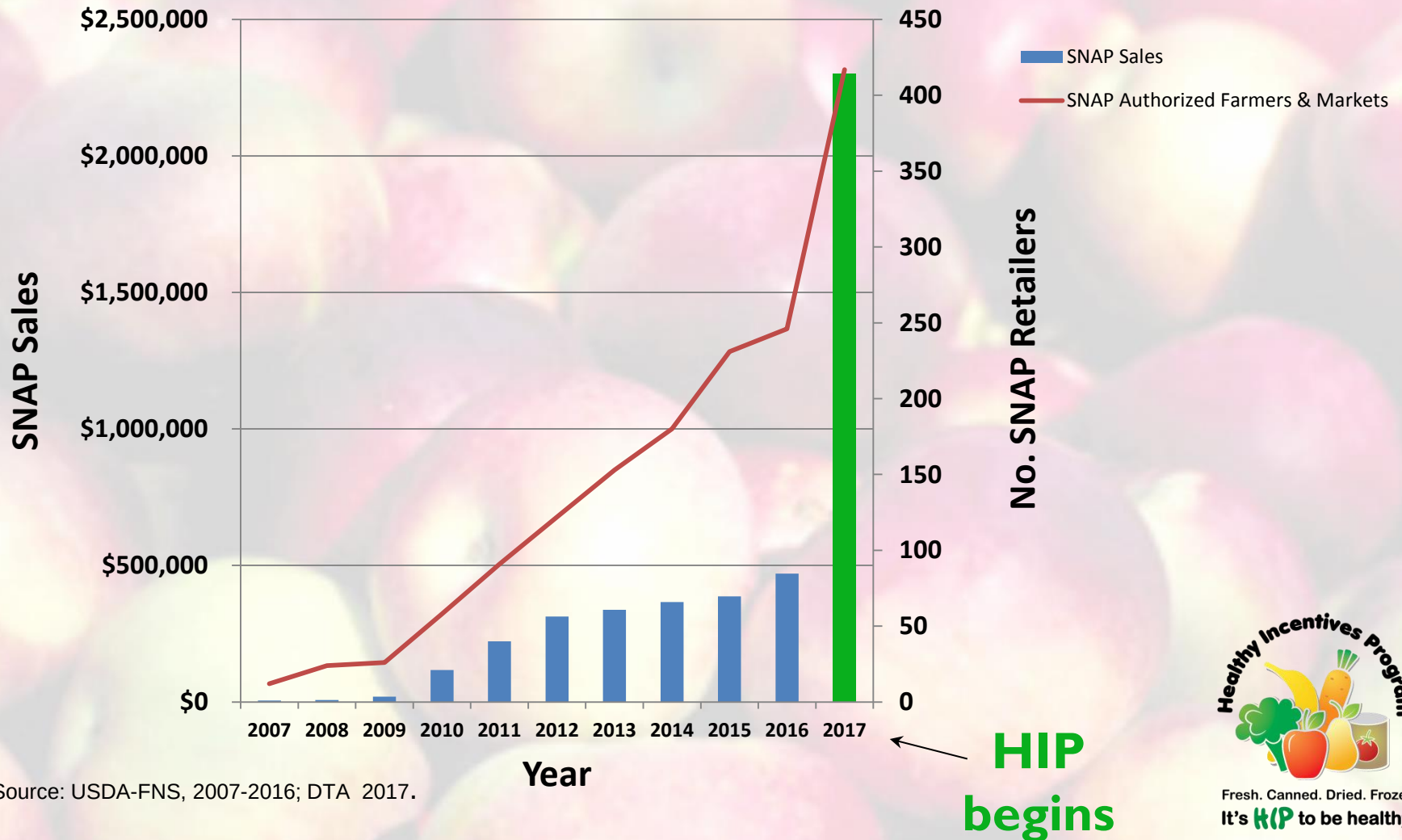
- Over \$2.3M HIP incentives earned to date (7 months)
- Statewide incentive delivery model integrated with EBT
- HIP incentives = 4x total SNAP redemption in 2016
- Near saturation of retailer landscape
  - 300 HIP points of sale (farmers markets, farm stands, mobile markets and CSA programs)
  - 435 points of access (includes individual CSA pick-up sites and MM stops).
  - 165 new SNAP authorized farmers since 12/1/16.
- Retailer recruitment surpasses Year-2 goals
- CSA farm share = 800 HH & \$113,000+ SNAP





# MA SNAP EBT Sales 2007- 2017

## *SNAP Sales at Authorized Farms and Markets: Pre- and Post-HIP*



# Challenges & Promising Practices

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## Challenges

- Third party processors
- EBT equipment
- Scaling-up statewide incentive
- Hybrid farmers market model
- Understanding the new benefit
- Increased foot traffic
- Diversified customer base
- Language barriers
- Partners understanding roles
- Understanding project limitations
- Strain on state resources

## Promising Practices

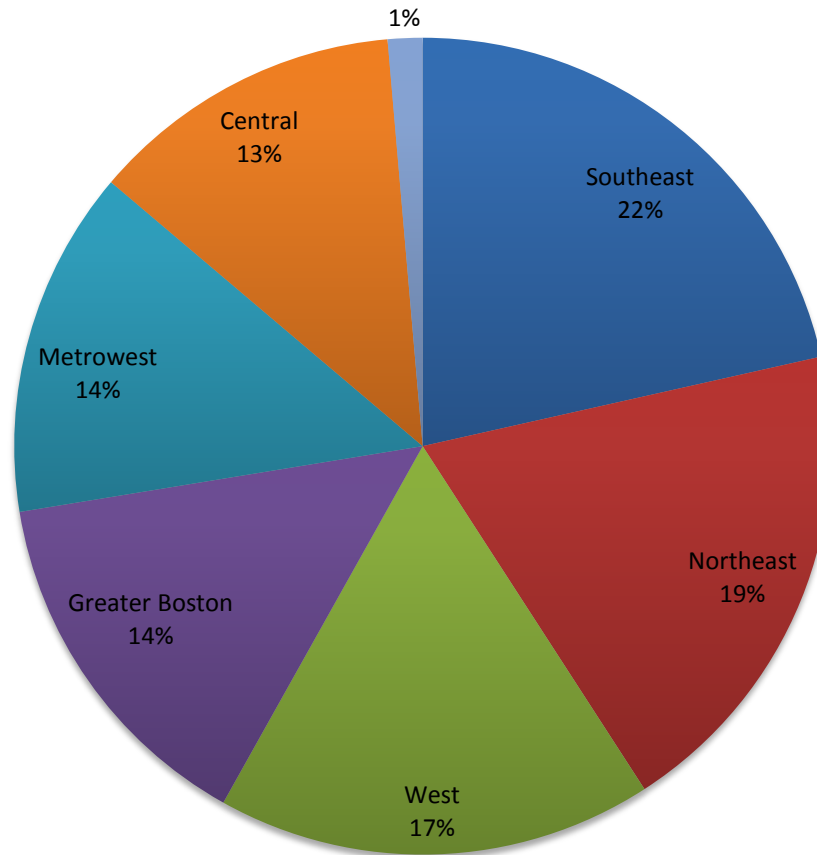
- Wireless EBT equipment versatility
- SNAP retailer sign-up events
- Retailer technical support
- SNAP & HIP onboarding
- Direct farmer-to-SNAP customer EBT processing
- Non-SNAP farmers markets
- Translated materials & signage
- Vendors hiring bi-lingual staff
- Farmers market ambassadors
- Statewide HIP Notice
- Regional working groups



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# 9,106 HIP Calls – April through October 2017

## Regional Distribution



**Erin McAleer, Project Bread**





**Christina Maxwell**, Food Bank of Western Massachusetts



**Grace Sliwoski, Worcester Regional Environmental Council**





Lydia Sisson & Dai Kim, Mill City Grows Mobile Market, Lowell





**David Dumaresq, Farmer Dave's, Dracut**





Laura Smith, Lane Gardens, Dighton





**Justin Chase, Arrowhead Farm, Newburyport**





***Building community, health, and small-farm sustainability by increasing access to local food.***

**Jessica Van Steensburg & Andy Grant, Just Roots, Greenfield**





**Dawn DiMarco, New Bedford Farmers Markets**





**Jon Van Kuiken, Brockton Farmers Market**

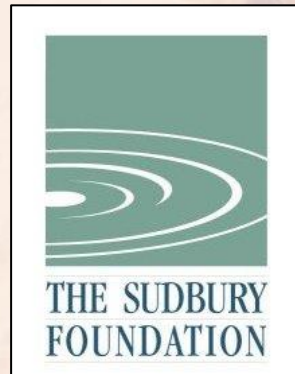




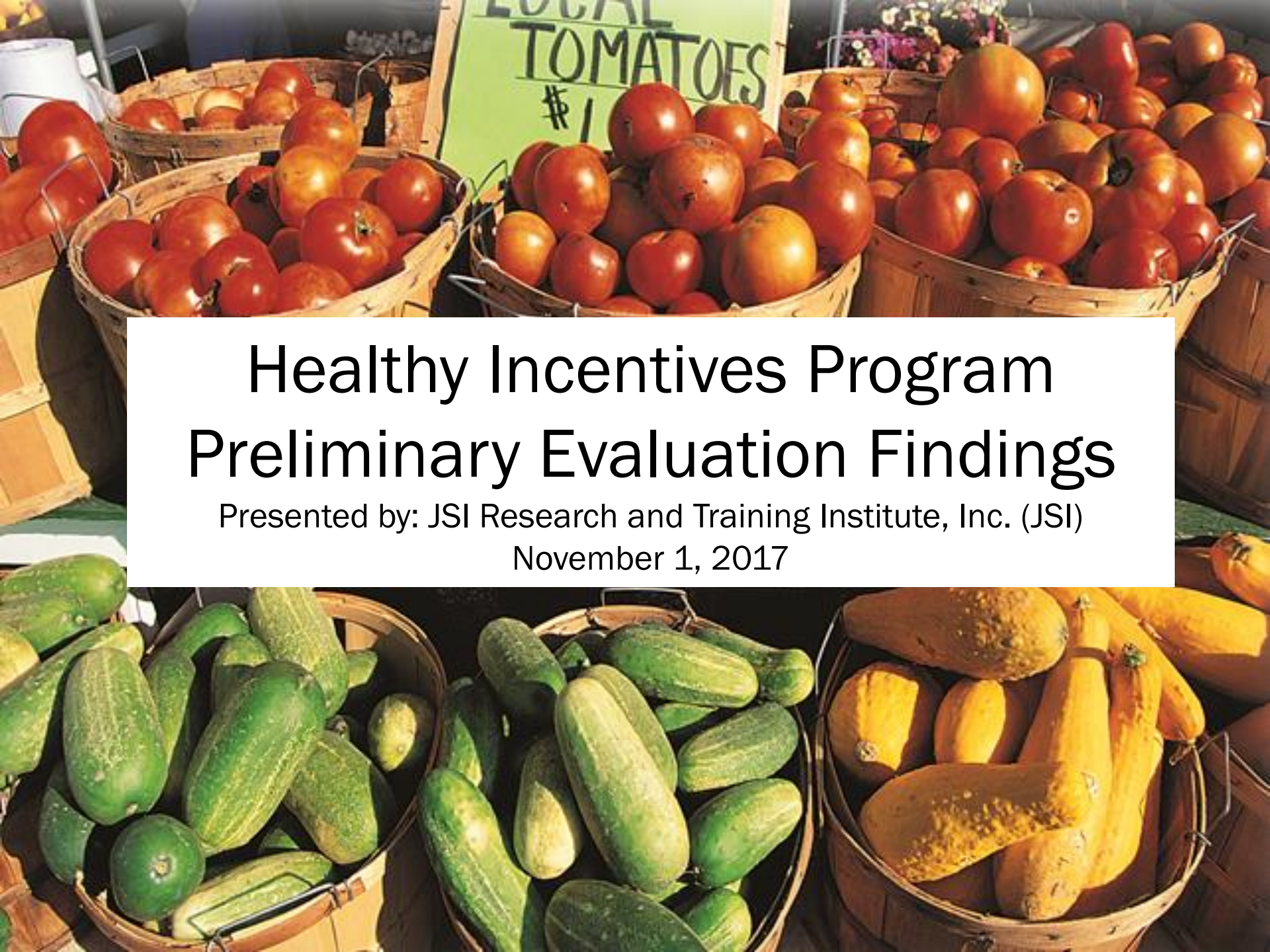
**Niki Lankowski,**  
Northampton Tuesday Farmers Market



# HIP Funders







# Healthy Incentives Program Preliminary Evaluation Findings

Presented by: JSI Research and Training Institute, Inc. (JSI)

November 1, 2017





# Evaluation Aims

- ▶ **Specific Aim 1:** To determine how HIP has impacted SNAP clients, retailers, and the economy in which they operate.
  - Impact of HIP on SNAP purchases at targeted retailers (% change)
  - Variations in access (# of retailers accepting SNAP and average distance from SNAP households) overtime
  - Variations in spending by targeted retailer type overtime
  - Variations in fruit and vegetable purchases and “corresponding” intake
- ▶ **Specific Aim 2:** To describe implementation in an effort to make improvements and allow for replicability.

**Specific Aim 3:** To determine the associations between characteristics of programs, practices, policy, and environmental changes (P3Es) and SNAP and HIP redemption and sales transaction by geographic area and specified points of sale.



# Data Overview

## SNAP Demographics (HIP & non-HIP)

- Household size
- Race/ethnicity
- Address
- Duration of SNAP participation

## SNAP Sales (HIP and non-HIP)

- Number, location, and retailer type
- Unique number of households that made a purchase (HIP and non-HIP) and earned and redeemed HIP
- Number and value of the purchase (HIP and non-HIP)
- Number and value of HIP earnings and redemptions

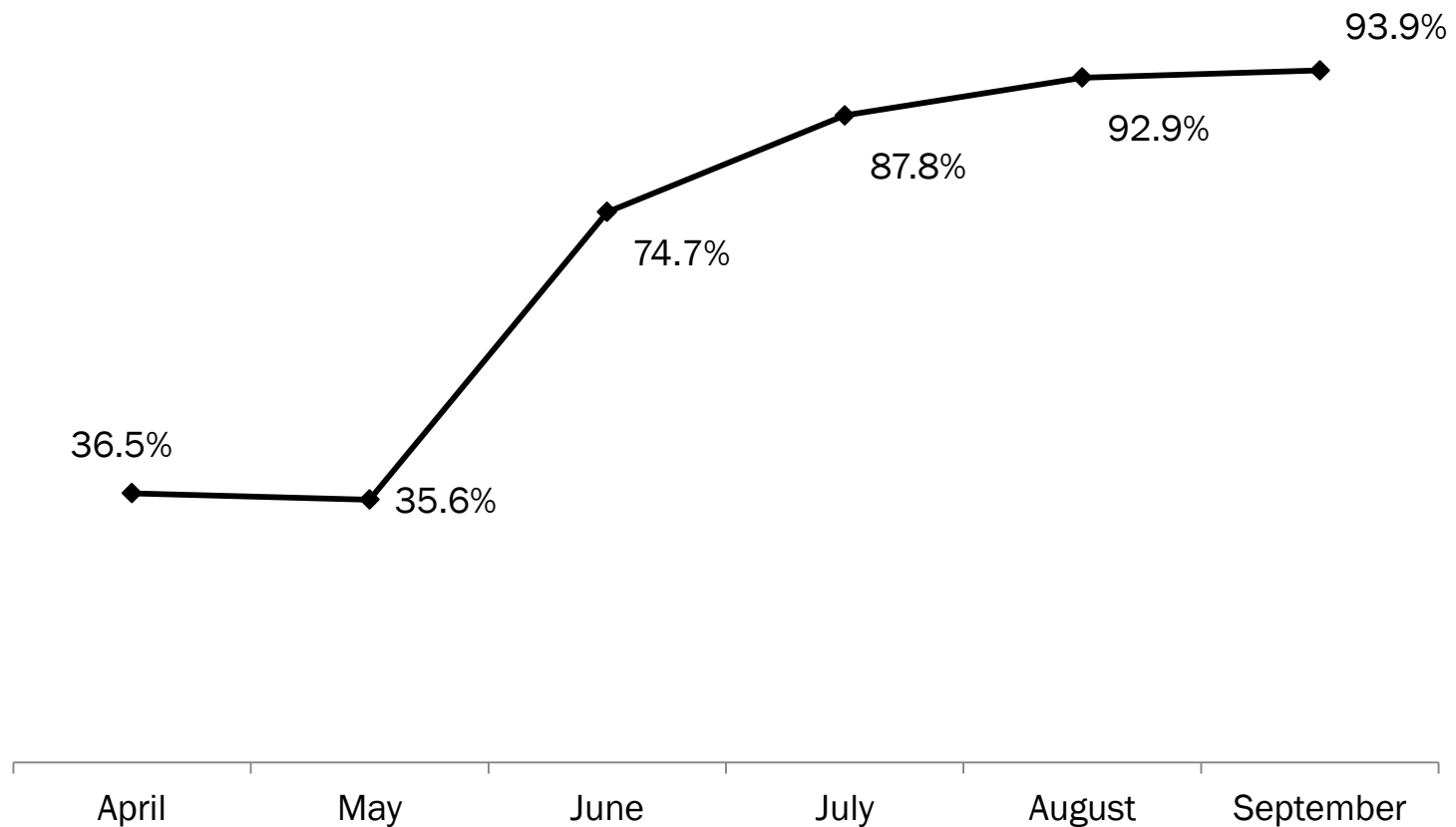
## Interviews and Online Data Portal

- Reasons for participating, successes, challenges
- Activities (e.g, programs, events, media/awareness)
- Staffing/partnerships



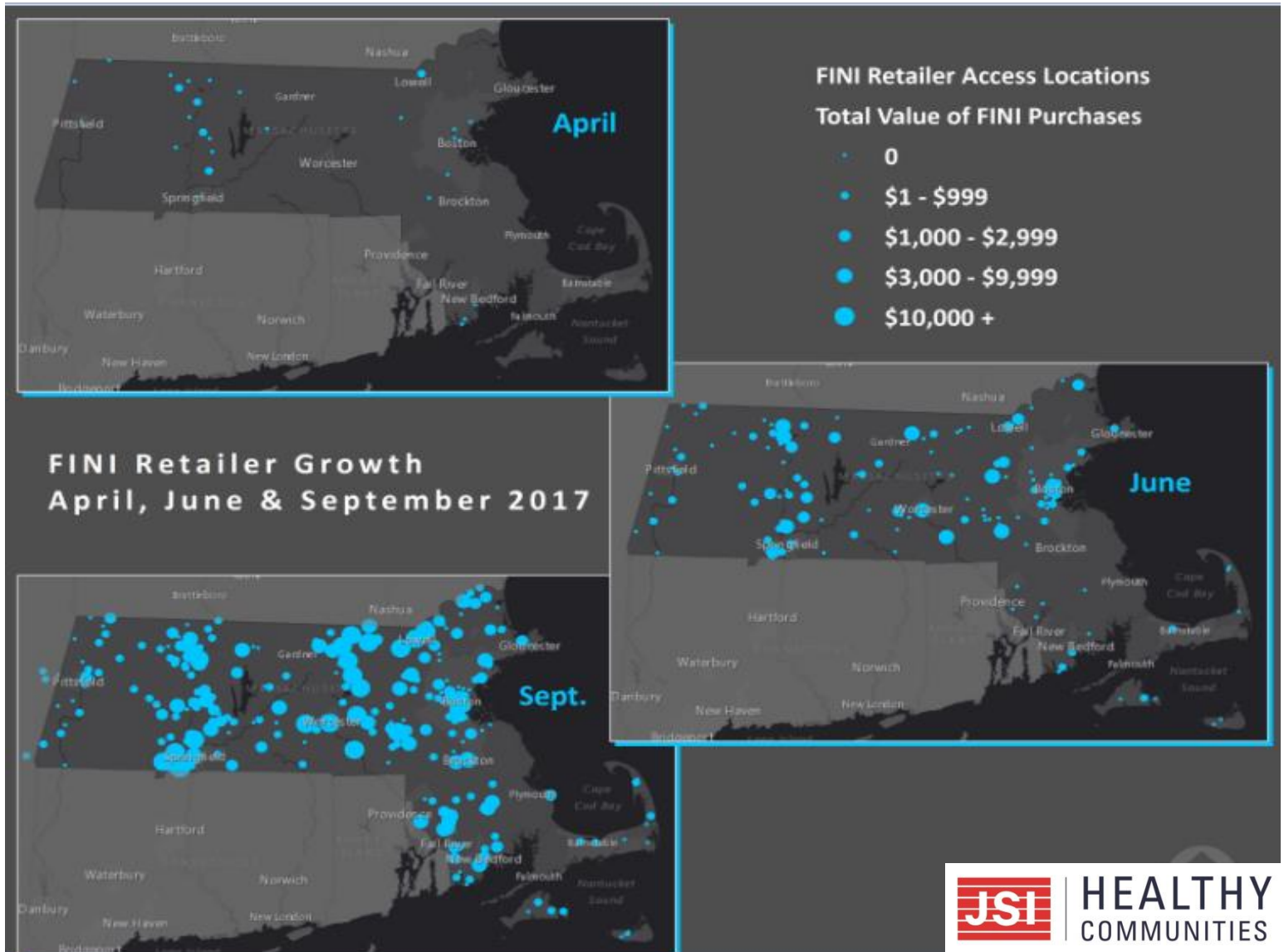
# 94% of SNAP purchases at targeted Retailers\* were HIP purchases

April 1, 2017 – September 30, 2017



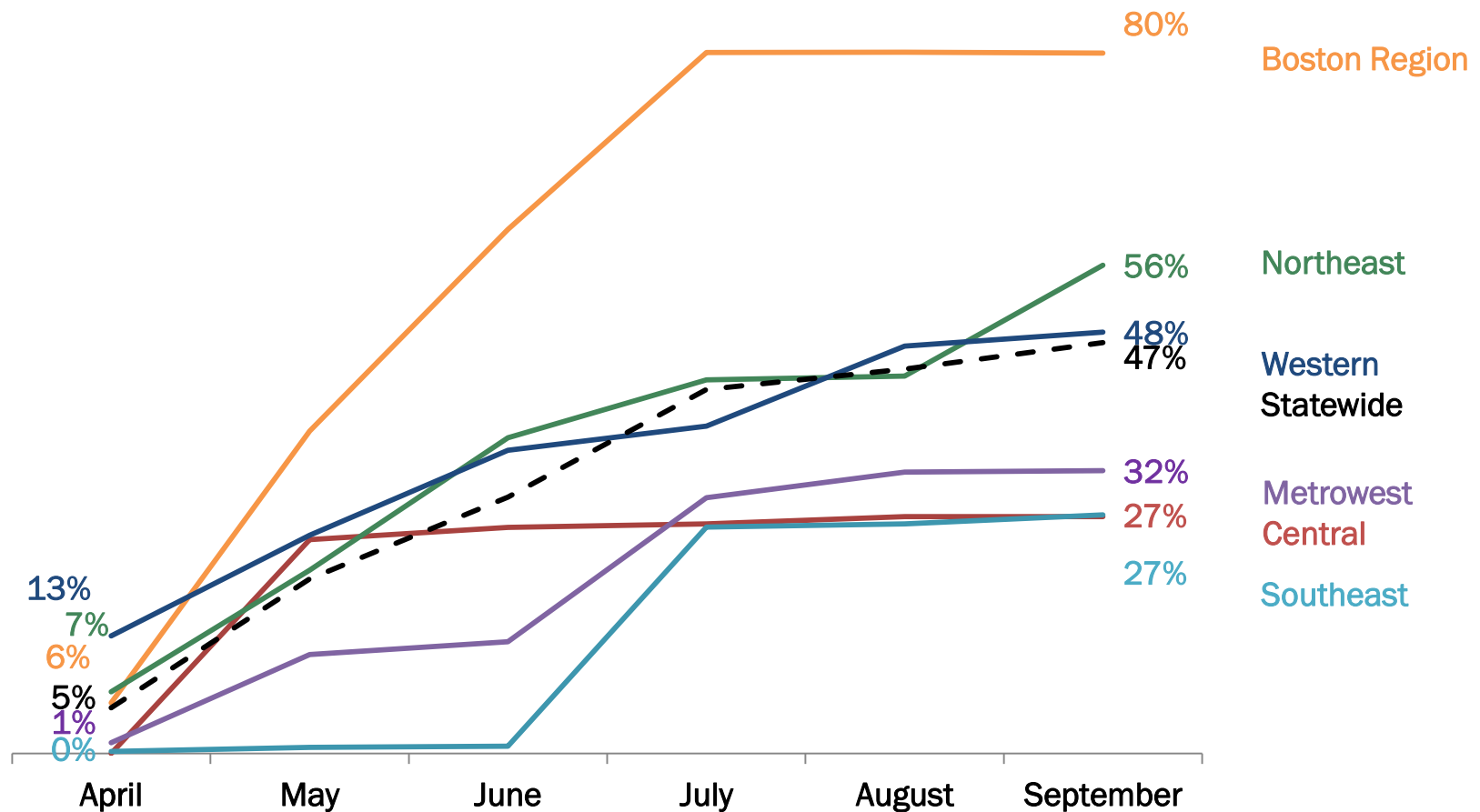
\* FINI retailers = Farmers markets, farm stands, mobile markets, and CSAs

# Access - Number of Approved HIP Retailers: April, June, and September





In September 2017, almost half (47%) of MA SNAP clients\* lived within 1 mile of an approved HIP retailer.



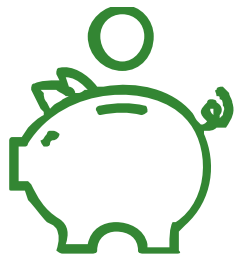
\*based on April 2017 SNAP demographics



HEALTHY  
COMMUNITIES

# HIP Incentives Earned at an Approved HIP Retailer

April 1, 2017 – September 30, 2017



The **total value** of HIP earned was approximately **\$1,730,401.62**.



The **average value** earned per transaction was **\$14.72**.

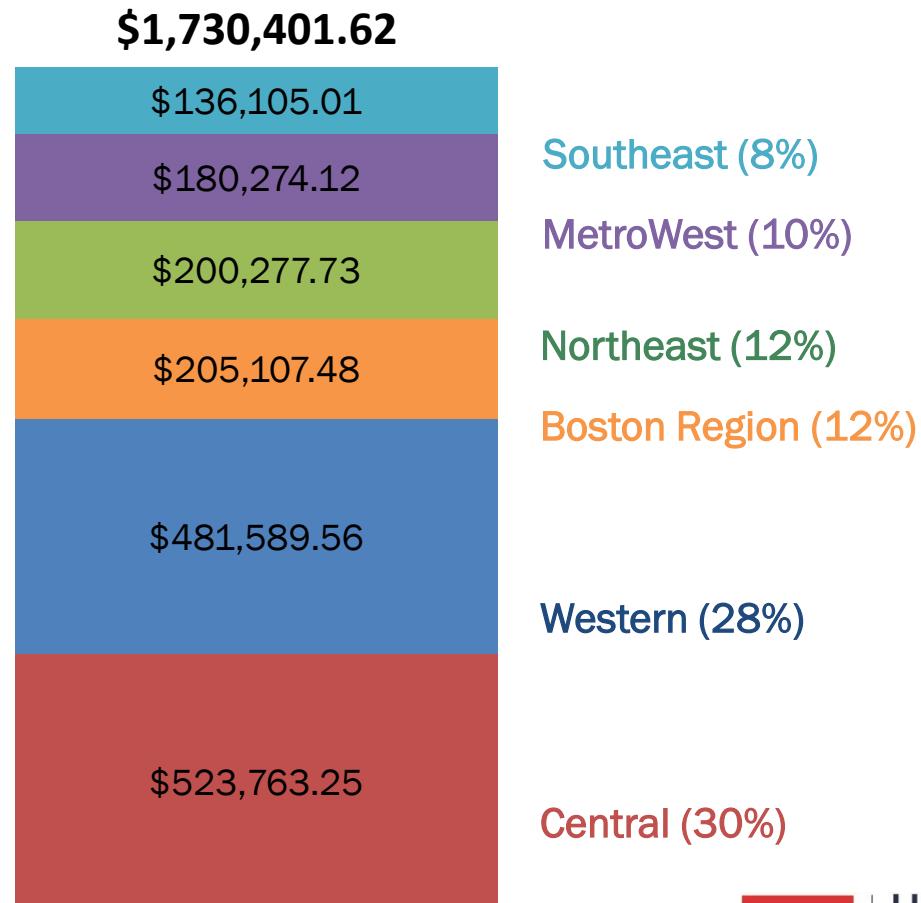


The **average value** earned by *unique* household each month was **\$32.07**.



# HIP Incentives Earned (\$) at Targeted Retailers Overall and by Region

April 1, 2017 – September 30, 2017



# HIP Incentives Redeemed at HIP Approved Retailers

April 1, 2017 – September 30, 2017



The total value of HIP redeemed was approximately **\$335,099.55**; **19.37%** of the value of HIP earned.



The average value redeemed per transaction was **\$7.22**.

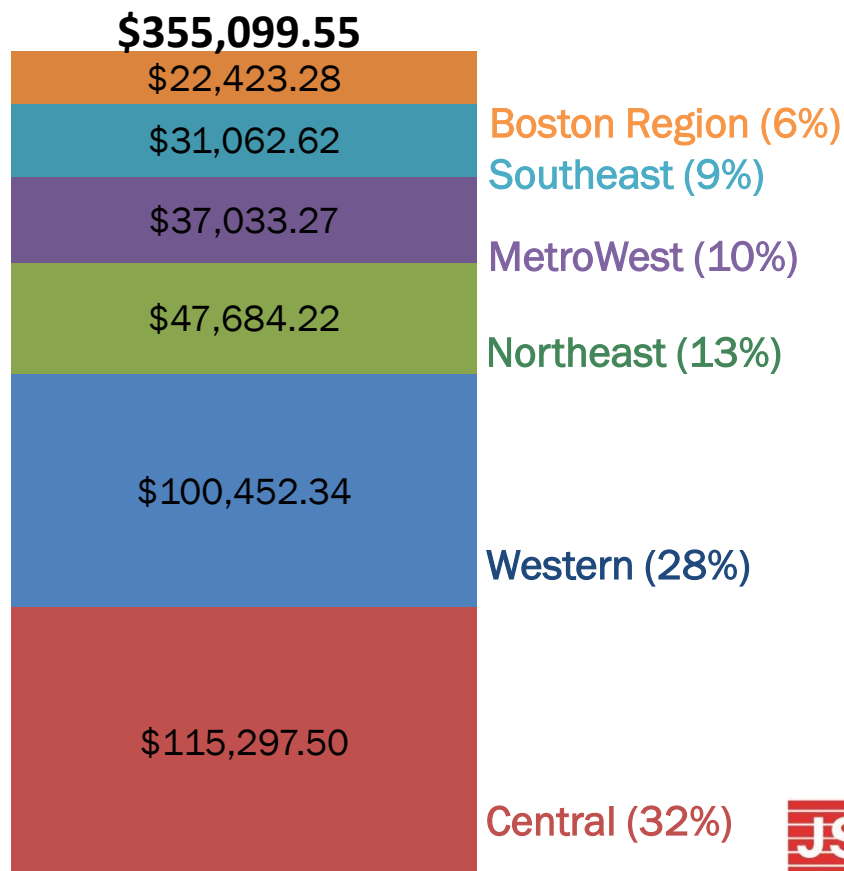


The average value redeemed by *unique* household was **\$11.00**.



# HIP Incentives Redeemed (\$) at Targeted Retailers Overall and by Region

April 1, 2017 – September 30, 2017



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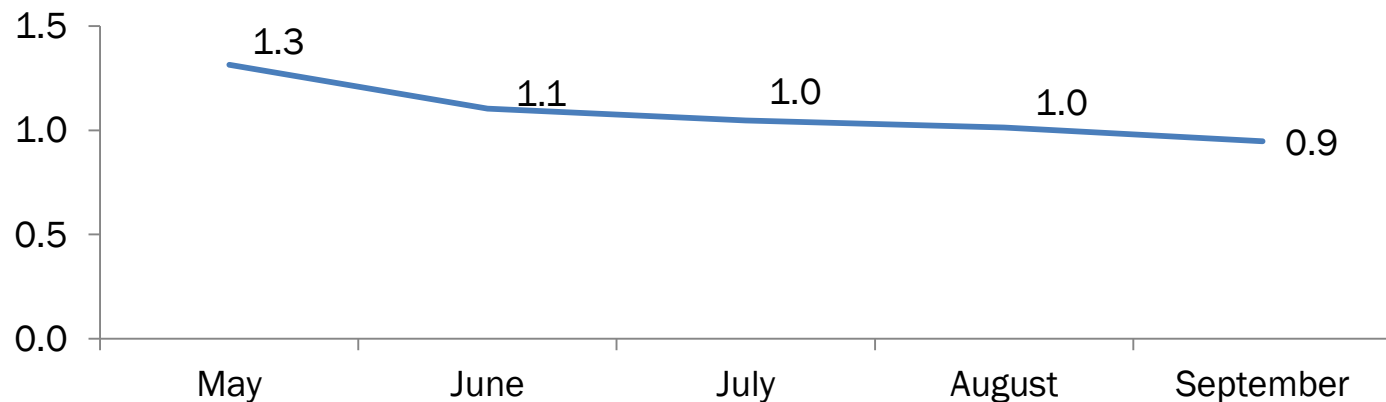
# Estimated Servings Per Individual

April 1, 2017 – September 30, 2017



An estimated **1 serving** of fruit and vegetables were consumed per individual per day.

Serving of fruit and vegetables consumed per individual per day\*



Based on an estimated 1.7 people per household and \$0.50 \*





# Factors that Motivated Retailers to Participate in HIP and SNAP (n = 41)

## Top 10 Reasons

|                                                         | HIP | SNAP |
|---------------------------------------------------------|-----|------|
| 1. Support low-income residents access to healthy foods | 73% | 73%  |
| 2. Relationship with HIP partner/agency                 | 39% | 0%   |
| 3. Be a part of a larger initiative                     | 29% | 17%  |
| 4. Increase business                                    | 22% | 12%  |
| 5. HIP/CSA pilot                                        | 0%  | 20%  |
| 6. Ease of setup/onboarding as a retailer               | 17% | 2%   |
| 7. Promote locally grown food                           | 17% | 12%  |
| 8. Demand from clients                                  | 12% | 20%  |
| 9. Get equipment and support                            | 10% | 2%   |
| 10. Leverage resources                                  | 5%  | 5%   |



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# Growing HIP: Retailer Status & Expansion

| <i>HIP Retailer Types</i>       | <i>Current<br/># SNAP POS</i> | <i>10/15/17<br/># HIP POS</i> | <i>10/15/17<br/># HIP POA</i> | <i>Year-1<br/>POS Goal</i> | <i>Year-3<br/>POS Goal</i> |
|---------------------------------|-------------------------------|-------------------------------|-------------------------------|----------------------------|----------------------------|
| CSA programs                    | 244                           | 52                            | 123                           | 40                         | 60                         |
| Farm Stands                     |                               | 73                            | 73                            | 56                         | 115                        |
| <i>Farmers*</i>                 |                               | (206)                         | (206)                         | (202)                      | (228)                      |
| Mobile Markets                  | 8                             | 6                             | 70                            | 5                          | 7                          |
| SNAP Farmers Markets            | 165                           | 106                           | 106                           | 126                        | 135                        |
| <i>Non-SNAP Farmers Markets</i> | (92)                          | 63                            | 63                            | 15                         | 40                         |
| <b>TOTAL</b>                    | <b>417</b>                    | <b>300</b>                    | <b>435</b>                    | <b>242</b>                 | <b>357+</b>                |

POS = Points of Sale; POA = Points of Access; Current SNAP POS = potential HIP retailers.

\*Value not included in total. Represented as HIP authorized CSA programs, Farm Stands and Farmers' Market vendors.





# HIP Retailer Locations – *MassGrown Map*

The screenshot shows the MassGrown Map website. At the top is a green navigation bar with links: HOME, MASSGROWN MAP, LEARN MORE, and CALENDAR. Below this is the 'MASSGROWN MAP' section. On the left, there's a sidebar with the MassGrown logo and the tagline 'Your Gateway to MassGrown farm products, specialty foods, and fun activities!'. Below the logo, it says 'Result: 37 locations' and 'Sort: by Name by Distance'. A list of farmers' markets is shown, including Ashfield, Ashland, Belmont, Boston, Brimfield/Hitchcock, Cambridge/Central Square, East Boston, Fitchburg/Upper Common, and Fitchburg. The main content area has search filters: 'Farmers' Markets' (selected), 'Any Distance' (selected), 'location (address)' (Boston, MA), 'City or Zip' (Address), and 'Use my location' (checkbox). There's a 'Search' button. Below the filters is a map showing the state of Massachusetts with various locations marked by house icons. A pop-up window for 'Wilmington Farmers' Market' is visible, showing its address, dates, and accepted payment methods.

Massachusetts grown...and fresher!

HOME MASSGROWN MAP LEARN MORE CALENDAR

**MASSGROWN MAP**

Farmers' Markets Any Distance from location (address) Boston, MA (Address, City or Zip) Use my location Search

Crops or Activities

HIP

Search by Name:

Map

Green Mountain and Finger Lakes...

Brattleboro

Concord

Dover

Springfield

Hartford

Amherst

Worcester

Salem

Northampton

Brattleboro

Concord

Dover

Wilmington Farmers' Market

138 Middlesex Ave-Town Common, Wilmington, MA 01887

Dates & Times: June 11 to October 29 - Sunday, 10:00 am - 1:00 pm

WIC & Senior Coupons Accepted

EBT-SNAP Accepted

[Website](#) | [Directions](#)

FMNP HIP SNAP

- Link via the HIP webpage
- Only HIP active retailers
- Not listed, not active
- Check back frequently



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# HIP Information & Resources

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- Project Bread's FoodSource Hotline: 800-645-8333
- [Mass Grown](#) website (HIP retailer locations)
- [www.mass.gov/hip](http://www.mass.gov/hip) (HIP stakeholder information)
- [DTA.HIP@state.ma.us](mailto:DTA.HIP@state.ma.us)
- DTA – HIP Notices (Welcome, Adjustment, Opt-out)
- Xerox-IVR system - EBT card: 800-997-2555
- HIP Retailer Call-line: 888-987-4487
- DTA [Online Guide Page - HIP](#)
- SNAP Community Liaisons



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# State Agency Contacts

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617-626-1754

*Healthy Incentives Program:* [www.mass.gov/hip](http://www.mass.gov/hip)

# Long Term Sustainability for HIP

*A sustainability component was a requirement of the FINI grant*

## **Substantial upfront costs for developing sustainable infrastructure**

- Systems infrastructure
- Stakeholder support
- State capacity

## **Structural sustainability**

- H.2131: An Act relative to an agricultural healthy incentives program

## **Ongoing fundraising**

- State, regional, national philanthropies
- Hospitals, other corporate donors
- Communities supporting fundraising efforts





# Local & National Attention for HIP as a Model

"Our farmers are thrilled because they're seeing this huge increase in income. We're up 96 percent from last year," said Nikki Lankowski of Grow Food Northampton, who coordinates the city's Tuesday Market. Lankowski estimated the market makes about \$1,500 more each week since the program's launch.

GREENFIELD RECORDER

In April, the state of Massachusetts launched the HIP program, which offers a capped dollar-for-dollar match on eligible purchases of fresh fruits and vegetables from local farmers. The program is designed to help farmers increase their income while providing nutrition benefits to buy fresh fruits and vegetables from local markets, mobile markets and farm share programs.

"When a retailer wants to move product on their shelves, they put them on sale. That's what they did here," Schanzenbach said. "People bought more fruits and vegetables."

PBS NEWSHOUR

"HIP has definitely increased my sales," said Nicole McKinstry from McKinstry's Market Garden in Chicopee. "We are seeing new customers regularly on a daily basis. I'm so excited about buying local fruit and vegetables that they now use them with children who never had fresh fruits and vegetables. They are very appreciative of this program as well and use it."

scn

"So it helps the farmer's bottom line by increasing their book of business," Pignatelli says. "But individuals who are lower income, on food stamp benefits, can actually shop at a farmers market and get quality food. I think having healthier eating habits can lead to a healthier Massachusetts and healthier individuals."

PROGRAM  
WAMC Northeast  
Report

"So it's really a success story and it shows how connecting issues within the food system—agriculture to food access and to public health—with programs and models that really work," said Winton Pitcoff who directs the Massachusetts Food System Collaborative, a network of food organizations in the state.

THE BERKSHIRE EDGE

Since it launched across the Commonwealth earlier this year, there have been long lines and record-breaking sales—much to the delight of producers and market managers. By August 28, shoppers had purchased \$1 million worth of produce, up to \$80 a month.

CITYLAB

On the market's first day of the season, more than 80 people came to use their SNAP benefits to earn HIP benefits, he reports. "Our farmers sold most of their produce by 1:30. People loved the program! Everyone was appreciative, and many were very excited."

SNAP recipients have been lining up to purchase food as much as an hour before the farmers market in Boston's Copley Square opens each week. "HIP has definitely increased my sales," notes Nicole McKinstry from McKinstry's Market Garden in Chicopee, Mass.

AMERICAN  
Agriculturist



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# Questions?