Today’s Lifeline and What’s on the Horizon

Olivia Wein
National Consumer Law Center

Dallas Digital Inclusion Summit
Dallas, Texas
August 6, 2019
Texas Lifeline Stats

• In 2018, low-income households in Texas received almost $55 million in Lifeline support.
• This is a drop from $71.6 million in Lifeline support in 2017.
• Only 22% of eligible Lifeline consumers in Texas participated in the program in 2017 (640,109 out of 2.95 million eligible households).
• This trend can be reversed, but we need your help.
“Universal service is the principle that all Americans should have access to communications services. Universal service is also the name of a fund and the category of FCC programs and policies to implement this principle.”

“The Telecommunications Act of 1996 expanded the traditional goal of universal service to include increased access to both telecommunications and advanced services - such as high-speed Internet - for all consumers at just, reasonable and affordable rates.”
FCC’s Universal Service Programs

• Lifeline is 1 of 4 of the Universal Service Fund (USF) Programs overseen by the FCC.

• USF is funded through a percentage of interstate and international revenues of telecom providers (contributions).

• Carriers choose to pass this cost to consumers as a fee on their telecom bills.

• This contributions mechanism generated over $8 billion in 2018 for the four USF programs.
The 4 USF Programs

• Congress directed the FCC to establish distinct federal programs to achieve different public policy purposes to promote universal service.

• High cost and rural connectivity (Connect America Fund/High Cost)

• Low-income affordable service (Lifeline)

• Connectivity for schools and libraries (E-rate)

• Connectivity for rural health care (Rural Healthcare)
Lifeline – Low Cost Connectivity

• Lifeline is a critical federal assistance program to help low-income households afford voice, bundled voice/data and broadband service.

• Lifeline provides $9.25/month in support (plus $25/month for households on Tribal lands) to eligible low-income households.

• The most popular Lifeline product is a free pre-paid wireless voice or bundled service.
Lifeline Tips for Practitioners

- Lifeline eligibility
- Universal application, recertification forms, one-per household form
- Lifeline minimum standards
- Portability of the benefit so consumers can change their provider and/or service
- Zip code tool to find Lifeline providers
- Lifeline call center
- New Process -- National Eligibility Verifier
Lifeline Eligibility

• Program Based Eligibility
  – Medicaid
  – SNAP
  – SSI
  – Federal Public Housing Assistance
  – Veterans and Survivors Pension Benefit
  – Tribal-specific programs (for consumers living on tribal lands)

• Income Eligibility
  – Documentation showing household income is at or below 135% of poverty (guidelines updated annually)
New Universal Lifeline Forms
(Mandatory after 7/1/2018)

Samples pages of the Lifeline application form.
https://www.usac.org/li/tools/forms/default.aspx
# Lifeline Minimum Standards

**FCC Lifeline webpage:** [https://www.fcc.gov/general/lifeline-program-low-income-consumers](https://www.fcc.gov/general/lifeline-program-low-income-consumers)

<table>
<thead>
<tr>
<th>Date</th>
<th>Mobile Voice</th>
<th>Mobile Broadband</th>
<th>Fixed Broadband</th>
<th>Voice Support Amount (Per Month)</th>
<th>Broadband Support Amount (Per Month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 1, 2016*</td>
<td>500 Minutes</td>
<td>Speed: 3G Usage Allowance: 500 MB</td>
<td>Speed: 10/1*** Usage Allowance: 150 GB</td>
<td>$9.25</td>
<td>$9.25</td>
</tr>
<tr>
<td>December 1, 2018</td>
<td>1000 Minutes</td>
<td>Speed: 3G or Bureau Determination Usage Allowance: 2 GB</td>
<td>Speed: Mechanism Usage Allowance: CAF Standard or Bureau Determination</td>
<td>$9.25</td>
<td>$9.25</td>
</tr>
<tr>
<td>December 1, 2019</td>
<td>1000 Minutes</td>
<td>Speed: 3G or Bureau Determination Usage Allowance: Updating Mechanism</td>
<td>Speed: Mechanism Usage Allowance: CAF Standard or Bureau Determination</td>
<td>$7.25</td>
<td>$9.25</td>
</tr>
<tr>
<td>December 1, 2020</td>
<td>1000 Minutes</td>
<td>Speed: 3G or Bureau Determination Usage Allowance: Updating Mechanism</td>
<td>Speed: Mechanism Usage Allowance: CAF Standard or Bureau Determination</td>
<td>$5.25</td>
<td>$9.25</td>
</tr>
<tr>
<td>December 1, 2021</td>
<td>1000 Minutes**</td>
<td>Speed: 3G or Bureau Determination Usage Allowance: Updating Mechanism</td>
<td>Speed: Mechanism Usage Allowance: CAF Standard or Bureau Determination</td>
<td>$0**</td>
<td>$9.25</td>
</tr>
</tbody>
</table>

* Minimum service standards and support amounts will be implemented on the later of December 1, 2016 or 60 days after PRA approval.
** Continued voice support of $5.25 per month in areas with only one Lifeline provider.
*** Fixed broadband providers that do not offer a product meeting the minimum service standards to a particular customer’s residence may receive the $9.25 benefit if the customer purchases a fixed broadband offering that meets or exceeds 4 Mbps download and 1 Mbps upload.
Who Can Provide Lifeline Service & How To Find a Lifeline Provider

• Lifeline service providers must be approved by the state Public Utility Commission or Federal Communications Commission to be “Eligible Telecommunications Carriers” (“ETCs”).

• You can find participating Lifeline ETCs offering service in a particular zip code at this website:
Finding Lifeline Providers

Companies Near Me

Find a Company

Enter Your Zip Code

OR

Enter Your City and State

Search

Clear Results

Note: This search results may not show every company that is near you. A company may still offer Lifeline even if it is not on this list. Please ask the service provider if they offer Lifeline in your area.

Tell Us What You Think

We will continue to update this tool, so please check back often. If you have any comments or find something wrong, please email us at lifelineProgram@uscac.org.
When the Lifeline Support Center Can Help

The Lifeline Support Center can help...

- Find companies that offer Lifeline-supported service
- Look up which company you are using
- If your company refuses to help you, or is unresponsive
- If you have a question about how the program works

The Lifeline Support Center cannot help you apply for Lifeline, buy more minutes, sort out your bill, replace lost or broken handsets, or get specific information about your service plan.

To contact the Lifeline Support Center, call (800) 234-9473 Monday through Sunday, 9 a.m. to 9 p.m. ET (press 1 for English or press 2 for Spanish), or send an email. You can also use one of the other options below.
The National Eligibility Verifier (NV) is an important program integrity measure from the 2016 Lifeline modernization order.

The NV takes over the eligibility determinations from the Lifeline carriers.

The timeline is aggressive -- by end of 2019 all states must use this new process.
National Verifier Launches

The map below demonstrates which states and territories are in the National Verifier and which launched those states and territories are in.

[Map of the United States with states and territories highlighted to indicate states that have launched the National Verifier and those that have not.]
Eligibility for Lifeline is commonly established by proof of participation in another low-income assistance program like Medicaid or SNAP.

The NV is being built to automatically check enrollment (yes/no) in qualifying low-income program databases where possible.

Where not possible, eligibility is established manually via submission of documentation.
Access to LI Program Databases

• National Database (DB) Challenges
  – HUD subsidized housing DB is connected to NV
  – Medicaid DB connection is on track to be connected to the NV this year (covers 60% of the eligible).
  – The 2018 Farm Bill requires SNAP to create an automated duplicates check and we will need help to allow NV to access this automated process, but this is several years down the road.

• Fallback – state-by-state approach to SNAP (Need help here. Automated access to Medicaid and SNAP will cover the vast majority of Lifeline eligible households.)
Action – Help Connect The NV To Your State’s SNAP Database

• Automated enrollment facilitated by computer matching agreements (yes/no checks) will help with fast and easy eligibility determinations.

• Help by generating support for Computer Matching Agreements between the state’s SNAP program and USAC (administers the National Verifier for the FCC).

• Manual applications take more time and there is the risk the consumer will give up along the way, particularly if an application requires several rounds of action by the consumer.
Olivia Wein
owein@nclc.org
202-452-6252, x 103
Since 1969, the nonprofit National Consumer Law Center® (NCLC®) has worked for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the U.S. through its expertise in policy analysis and advocacy, publications, litigation, expert witness services, and training. www.nclc.org