

Lifeline and the Affordable Connectivity Program

Discounted phone and internet for low-income households

It's virtually impossible to accomplish the necessary tasks of daily life without being "connected." Calling a doctor, hearing from an employer, attending a "Zoom" meeting, or being schooled at home during a pandemic—all of these activities, and countless others, depend on access to reliable phone and internet service.

In an effort to ensure that low- and moderate-income households have access to these essential services despite affordability issues, the Federal Communications Commission (FCC) offers two programs that provide discounts on phone and internet service for eligible consumers.

Lifeline discounted phone and internet service

The federal Lifeline program supports a discount of up to \$9.25 per month (up to \$34.25 for residents of Tribal lands) on broadband internet service or eligible bundled phone/internet service for eligible low-income households in every state. The program also supports a discount of up to \$5.25 for households that choose to use the benefit for voice-only service. (Voice-only Lifeline support was scheduled to end on Dec. 1, 2021, but that phase-out has been paused for one year.) The money is paid directly to participating service providers, resulting in a lower bill for you.

Only one Lifeline discount is allowed per household (not one per person). You can use Lifeline for *either* phone service (one home landline or one wireless phone) *or* for internet service (including bundled phone and internet) at home or via your wireless phone.

Eligibility

To qualify for the Lifeline program:

- Your household has an income that is at or below 135% of the Federal Poverty Guidelines (<https://www.lifelinesupport.org/do-i-qualify/#income>), *or*

■ You or a member of your household (such as your spouse, or your child or dependent) receives benefits through the Supplemental Nutrition Assistance Program (SNAP), Medicaid, Federal Public Housing Assistance, Supplemental Security Income (SSI), the Veterans and Survivors Pension Benefit, or certain Tribal programs (<https://www.lifelinesupport.org/do-i-qualify/#programs>).

When you apply, you need to show proof of eligibility, which could be pay stubs, a tax return, or a card, letter or other document demonstrating that you participate in one of the accepted assistance programs.

To qualify for Tribal Lifeline, which provides an additional discount of up to \$25 per month (up to \$34.25 total), you must live on federally recognized Tribal lands and have an income at or below 135% of the Federal Poverty Guidelines or participate in one of the assistance programs listed above (#2) or in Bureau of Indian Affairs General Assistance, Head Start (only households meeting the income qualifying standard), Tribal Temporary Assistance for Needy Families (Tribal TANF), or Food Distribution Program on Indian Reservations.

Learn more about how to qualify at <https://www.lifelinesupport.org/do-i-qualify/>.



How to apply

You can apply for federal Lifeline:

■ Online: Use the Lifeline National Verifier application system to create an account and see if you qualify (<https://www.checklifeline.org/lifeline>).

■ By mail: Print and complete an application (English: https://www.lifelinesupport.org/wp-content/uploads/documents/get-lifeline/LI_Application_NVstates.pdf / Spanish: https://www.lifelinesupport.org/wp-content/uploads/documents/get-lifeline/LI-SP_Application_NVstates.pdf) and mail it with your proof of eligibility to: USAC, Lifeline Support Center, P.O. Box 7081, London, KY 40742.

If you have questions about your application or would like an application mailed to you, contact Lifeline at 800-234-9473 or LifelineSupport@usac.org.

If you qualify, you will have 90 days to choose a phone or internet company and sign up for service. You can find a service provider that participates in Lifeline by using the online search tool: <https://data.usac.org/publicreports/CompaniesNearMe/Download/Report>.

Residents of California, Oregon and Texas should check with their phone or internet service provider or visit their state's Lifeline website to find out how to apply. See "What else you should know," below, for details.

Learn more or get help

The federal Lifeline program is administered by the Universal Service Administrative Company (USAC). The USAC website (<https://www.lifelinesupport.org/>) provides additional information about the program, including your responsibilities (for example, recertifying your eligibility each year and notifying your service provider if you move or no longer qualify for Lifeline) and your rights (to switch service providers and to receive service that meets standards set by the FCC, for example).

Your service provider can help with many issues, such as service plan changes or billing questions. If you haven't started Lifeline yet or your service provider can't help you, you can contact the Lifeline Support Center

(800-234-9473 or LifelineSupport@usac.org), open every day from 9 a.m. to 9 p.m. Eastern Time. The USAC Help page (<https://www.lifelinesupport.org/help/>) offers more information.

What else you should know

If your Lifeline service is free, you must use it at least once every 30 days to maintain your service. If you don't, you will get a 15-day notice to use it or it will get turned off. Learn more at <https://www.lifelinesupport.org/program-rules/>.

Link Up assistance provides up to \$100 to qualified residents of federally recognized Tribal lands to put toward the cost of establishing home phone service. For service initiation charges of up to \$200, Link Up also provides a deferred, no-interest payment plan to the subscriber for up to one year. Learn more at <https://www.usac.org/lifeline/enhanced-tribal-benefit/>.

Residents of California (<https://www.californialifeline.com/en>), Oregon (<https://www.oregon.gov/puc/pages/oregon-lifeline.aspx>) and Texas (<https://www.texaslifeline.org/>) apply for the federal Lifeline benefit through their state's own application process. For specific directions on how to apply for Lifeline in any of these states, select the state from the dropdown menu on the National Verifier webpage (<https://www.checklifeline.org/lifeline>) and click "Get Started." At least in California, the monthly service discount is greater than the \$9.25 provided under the federal program, and you can qualify through participation in additional assistance programs. Learn more in Consumer Action's "Connect to California LifeLine and Save!" (<https://www.consumer-action.org/modules/articles/connect-to-california-lifeline-and-save>).

While the Lifeline discount can be applied toward an eligible broadband internet service, there are other options for discounted broadband (presented below); choosing one of these and applying your Lifeline discount to a mobile voice/data service may be a better choice for many households.

Low-cost and discounted broadband service

In addition to the Lifeline program, qualifying consumers now have two other ways to save on high-speed internet: discounted service plans of-

fered by many of the companies that deliver broadband, and a monthly benefit of up to \$30 (\$75 for residents of qualifying Tribal lands) provided by the federal government.

Low-cost broadband plans

For consumers who would rather use their Lifeline discount to reduce the cost of monthly phone service than apply it to broadband service, one of the handful of low-cost broadband programs is a good option. These programs include Access from AT&T, Internet Essentials from Comcast, Spectrum Internet Assist from Charter, and offerings from a handful of other service providers and nonprofits. Learn more about these programs in Consumer Action's "Getting Up to Speed: Broadband internet for low-income households" (<https://www.consumer-action.org/modules/articles/getting-up-to-speed>).

Each company's low-income broadband plan has slightly different eligibility requirements, plan features (such as data speed) and prices, but all are open to households that don't exceed income limits or that participate in any of a number of assistance programs. Get plan details, including costs, features/speeds, needed equipment, eligibility guidelines and application





instructions in Consumer Action’s “Low-income broadband plans” publication: https://www.consumer-action.org/modules/articles/low_income_broadband_plans.

Many of these programs have added special service plans for consumers who qualify for the Affordable Connectivity Program (see below). These plans may offer faster speeds and/or more (even unlimited) data than the company’s standard low-income broadband plan. Applying the program benefit to one of these plans could result in free broadband service (though taxes and fees may be extra).

Affordable Connectivity Program

Most Lifeline participants, as well as other low- and moderate-income households, are eligible to receive an internet service discount of up to \$30 per month (up to \$75 for residents of Tribal lands) under the Affordable Connectivity Program (ACP). The ACP replaced the Emergency Broadband Benefit (EBB), a temporary service subsidy that was established to help consumers

get and stay connected during the pandemic. While the ACP benefit of \$30 is lower than the \$50 the EBB provided, the ACP is a longer-term program. It also is available to more households.

Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer or tablet from participating providers if they contribute more than \$10 but less than \$50 toward the purchase price. Only one monthly service discount and one device discount is allowed per household. The monthly benefit is paid directly to the participating service provider, resulting in a lower bill. Eligible customers can take the discount to a different participating service provider at any time, should they choose to switch providers.

Note: You can receive both a Lifeline benefit *and* the Affordable Connectivity Program benefit at the same time—for example, a mobile phone with a Lifeline discount and home internet with the ACP discount.

Eligibility

To qualify for the program:



Learn more at <https://acpbenefit.org/do-i-qualify/>.

If you currently receive a Lifeline benefit, you automatically qualify for the Affordable Connectivity Program. You can receive both benefits at the same time, but you need to contact a participating provider to enroll in the ACP. You can apply your ACP benefit and your Lifeline benefit to the same or separate services.

How to apply

Most households who received the Emergency Broadband Benefit will not have to take any action to continue receiving the new \$30 monthly ACP benefit after the transition period ends on March 1, 2022. However, if you qualified for the EBB based on a substantial loss of income during the pandemic, or by meeting the eligibility criteria for a provider's COVID-19 relief/assistance program, you *will* need to requalify for the Affordable Connectivity Program.

Households located on qualifying Tribal lands will continue to receive a \$75 monthly benefit and will not need to take any action to enroll in the Affordable Connectivity Program.

If the transition from the EBB to the ACP will cause your out-of-pocket costs to increase (as a result of the reduced monthly benefit amount, from \$50 to \$30), contact your provider to choose to keep your current service plan or switch to a less expensive plan, if one is offered.

If you are currently enrolled in the Lifeline program, you automatically qualify for the ACP, but you will not receive the ACP benefit unless you opt in. Talk to your Lifeline provider about ACP-eligible services it may have available, or contact another internet company participating in the program (<https://acpbenefit.org/companies-near-me/>).

If you do not participate in Lifeline but receive service through a company's low-cost (low-income) broadband program, you may not need to apply again for the ACP benefit. Talk to your

1) Your household must have an income that is at or below 200% of the Federal Poverty Guidelines (<https://acpbenefit.org/do-i-qualify/>), *or*

2) You or a member of your household (such as your spouse, or your child or dependent) must receive benefits through the Supplemental Nutrition Assistance Program (SNAP), Medicaid, Federal Public Housing Assistance, Supplemental Security Income (SSI), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), Veterans and Survivors Pension Benefit, or certain Tribal programs, *or*

3) You received a federal Pell Grant in the current award year, *or*

4) You were approved for benefits under the free and reduced cost school lunch (NSLP) or breakfast program, including through the Community Eligibility Provision, in the 2019-2020, 2020-2021 or 2021-2022 school year, *or*

5) Your household meets the eligibility criteria for a participating provider's existing low-income internet service program

provider for more information.

Otherwise, there are three ways to apply for the ACP: online (https://www.checklifeline.org/lifeline/?id=nv_flow&ebbp=true), by mail, or through a participating internet service provider. Learn more at the ACP "How to Apply" page (<https://acpbenefit.org/how-to-apply/>).

Once you're approved, tell your current internet service provider that you want the discount. Or, if you don't already have a service provider, or if your provider doesn't participate in the program, find a provider using the online search tool (<https://acpbenefit.org/companies-near-me/>).

[Learn more or get help](#)

To learn more about the Affordable Connectivity Program, visit the program homepage (<https://acpbenefit.org/>) or the FAQ page (<https://www.fcc.gov/affordable-connectivity-program-consumer-faq>), or call 877-384-2575.



About Consumer Action

www.consumer-action.org

Through education and advocacy, Consumer Action fights for strong consumer rights and policies that promote fairness and financial prosperity for underrepresented consumers nationwide.

Consumer advice and assistance: Submit consumer complaints to 415-777-9635. Our hotline accepts calls in Chinese, English and Spanish.

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Rev. 3/22

About this guide

This guide was created by Consumer Action, with funding from AT&T.