

## Lifeline and the Emergency Broadband Benefit

### 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-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 on 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, but only through Dec. 1, 2021, when voice-only Lifeline support will end (except in limited regions, where only one Lifeline provider exists). 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 either use Lifeline for 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/federal-poverty-guidelines/>), **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, the Veterans and Survivors Pension Benefit, or certain Tribal 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.

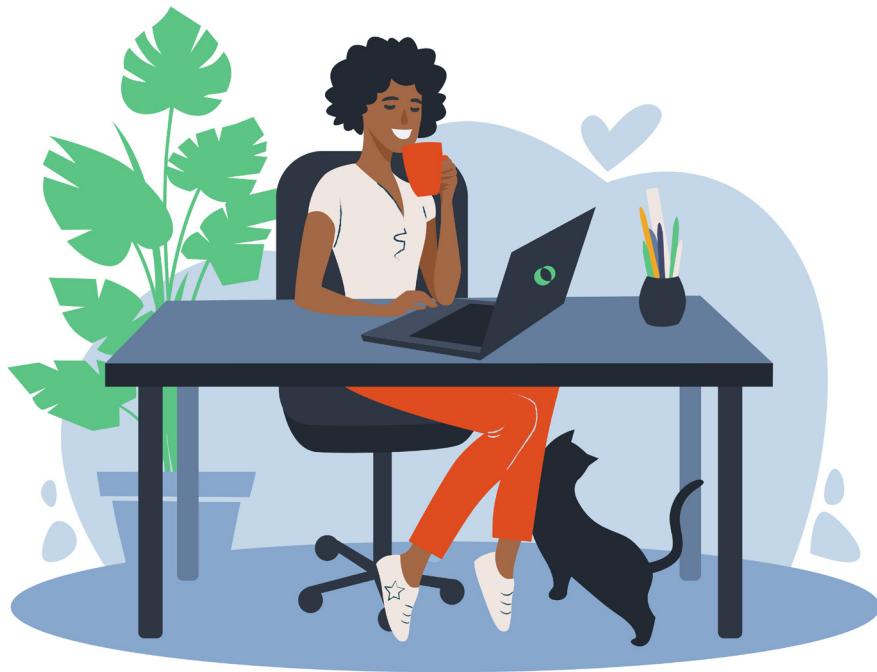
To qualify for Tribal Lifeline, which provides an additional discount of up to \$25 per month (up to \$34.25 total), you must live on federally recognized Tribal Lands and participate in one of the assistance programs listed above (#2) or a handful of additional programs serving Native Americans.

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/lifeline/documents/LI\\_Application\\_NVstates.pdf](https://www.lifelinesupport.org/wp-content/uploads/lifeline/documents/LI_Application_NVstates.pdf) / Spanish: [https://www.lifelinesupport.org/wp-content/uploads/lifeline/documents/LI-SP\\_Application\\_NVstates.pdf](https://www.lifelinesupport.org/wp-content/uploads/lifeline/documents/LI-SP_Application_NVstates.pdf)) and mail it with your proof of eligibility to: 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](mailto:LifelineSupport@usac.org).

You can find a service provider that participates in Lifeline by using the online search tool: <https://data.usac.org/publicreports/CompaniesNearMe/Download/Report>.

## Learn more or get help

The 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](mailto: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 you receive Lifeline service for free, you must use your service at least once every 30 days or you will be removed from the program.

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. Learn more at <https://www.usac.org/lifeline/enhanced-tribal-benefit/>.

Residents of California, Texas and

Oregon apply for the federal Lifeline benefit through each 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.](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 ways to save on high-speed internet: discounted service plans offered by the companies that deliver broadband, and a temporary monthly benefit of up to \$50 (\$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 and Internet Essentials from Comcast, and programs from other service providers through partnerships with nonprofits like EveryoneOn and PCs for People. 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](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, all provide a high-speed connection, and all cost between \$5 and \$15 per month. Get plan details, including costs, features/speeds, needed equipment, eligibility guidelines and application instructions: [https://www.consumer-action.org/modules/articles/low\\_income\\_broadband\\_plans](https://www.consumer-action.org/modules/articles/low_income_broadband_plans).

### Emergency Broadband Benefit

Most Lifeline participants, as well as other low-income households, are eligible to receive a temporary internet service discount of up to \$50

per month (up to \$75 for residents on Tribal Lands) under the Emergency Broadband Benefit (EBB) program, established in May 2021. 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 for you. 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 Emergency Broadband Benefit at the same time—for example, a mobile phone with a Lifeline discount and home internet with the Emergency Broadband Benefit.

## Eligibility

To qualify for the program:

**1)** Your household must have an income that is at or below 135% of the federal poverty guidelines (<https://www.lifelinesupport.org/do-i-qualify/federal-poverty-guidelines/>), 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, the Veterans and

Survivors Pension Benefit, or certain Tribal Programs, or

**3)** You experienced a substantial loss of income since Feb. 29, 2020, due to job loss or furlough and had a total household income in 2020 at or below \$99,000 for single filers and \$198,000 for joint filers, or

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

**5)** You were approved for benefits under the free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision, in the 2019-2020 or 2020-2021 school year, or

**6)** Your household meets the eligibility criteria for a participating provider's existing low-income or COVID-19 program, and that provider received FCC approval for its eligibility verification process.

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

If you currently receive a Lifeline benefit, you automatically qualify for the Emergency Broad-

band Benefit, and you can receive both benefits at the same time, but you need to contact a participating provider to enroll in the Emergency Broadband Benefit. You can apply your Emergency Broadband Benefit and your Lifeline benefit to the same or separate services.

## How to apply

Use the online Lifeline National Verifier (<https://www.checklifeline.org/lifeline/>) to find out if you are eligible and 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 FCC's directory of participating providers by state (<https://www.fcc.gov/emergency-broadband-benefit-providers>).

The EBB is not automatic; even if you already receive Lifeline benefits, you must opt in with your existing provider or enroll with another participating broadband provider.

## Learn more or get help

To learn more about the Emergency Broadband Benefit program or to apply, visit GetEmergencyBroadband.org (<https://getemergencybroadband.org/>) or call 833-511-0311. You can also visit the program's FAQs page (<https://www.fcc.gov/consumer-faq-emer>

*gency-broadband-benefit*); clicking each tab will bring up a list of questions and answers on that part of the EBB program.

## What else you should know

Not all internet service plans are eligible for the discount.

While your EBB discount can't be used to pay for cable TV, you can apply it to the internet portion of bundled service.

The program will end when the program runs out of money, or six months after the government declares an end to the COVID-19 crisis, *whichever comes first*. It's important to remember that this discount is temporary (unless Congress passes legislation that makes it permanent), and you will be responsible for the entire cost of the broadband service plan once the program ends. The carrier must get your consent to charge you the undiscounted rate. If you don't agree to the increased cost, you may have the option to switch to a different, lower-cost plan with the same carrier, or you can end your service with that carrier and look for affordable service elsewhere. When choosing service, consider that while a plan may be affordable while you are receiving the \$50 discount, it might be wiser to choose (or keep) a lower-cost plan that you know you'll be able to afford when you have to pay the entire cost.

By law, only service plans offered as of Dec. 1, 2020, are eligible for the EBB program, and a participating provider selects the eligible plans available for EBB. Check with the participating provider of your choice for details. Choose a plan that will still be affordable for you when you have to pay the entire bill, or consider switching to a provider that offers more flexibility. ■

## About Consumer Action

[www.consumer-action.org](http://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: [https://www.consumer-action.org/hotline/complaint\\_form/](https://www.consumer-action.org/hotline/complaint_form/) or 415-777-9635. (Spanish-language complaints can be submitted to: <https://complaints.consumer-action.org/forms/spanish-form/>.)

Our hotline accepts calls in Chinese, English and Spanish.

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## About this guide

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