## **Glossary of Terms**

- **210 Rule (31 CFR Part 210)** A U.S. Department of the Treasury regulation that describes the types of accounts that may be used to receive federal benefit payments. It allows, among other things, the delivery of federal payments to prepaid debit card accounts that meet certain consumer protection criteria.
- Automated Clearing House (ACH) A secure, private electronic payment transfer system that allows U.S. financial institutions to exchange payments electronically. Direct deposit is an example of an electronic fund transfer that goes through this network.
- **Defense Finance and Accounting Services** Federal agency that provides benefits to active and retired military service members.
- **Direct Express**<sup>®</sup> **Debit Mastercard**<sup>®</sup> **card** A low-fee prepaid debit card for federal benefit payments that is designed for people without bank accounts.
- **Dual benefit** Refers to patients who receive both Medicare and Medicaid at the same time.
- Electronic Funds Transfer (EFT) The electronic transfer of funds that is safer, more efficient and more cost-effective than paper check payments.
- **Bureau of the Fiscal Service (Fiscal Service)** A bureau of the U.S. Department of the Treasury that provides central payment services to federal program agencies.
- **Medicaid** Provides coverage for people with lower incomes, seniors, people with disabilities, and some families and children.
- Office of Personnel Management Federal paying agency that provides benefits to federal employees as part of their compensation package.
- **Railroad Retirement Board** Federal paying agency that provides benefits to people who have spent a substantial portion of their career in railroad employment.
- **Resident Trust Account** An account containing money, owned by a nursing home for a resident of the facility.
- **Skilled Nursing Facility** Organizations that are recognized by both Medicare and Medicaid as either a skilled nursing facility or nursing facility.
- Social Security Administration (SSA) The paying agency that administers Social Security services, including benefits for retirement, disability, survivors (for a family in which a spouse or parent dies) and Supplemental Security Income (SSI).
- Social Security representative (case worker or agent) A representative from the Social Security Administration who works directly with skilled nursing facilities.

- **Supplemental Security Income (SSI)** A federal income supplement program designed to help seniors, blind and disabled people who have little or no income.
- Veterans Administration benefits Federal paying agency that provides benefits to U.S. veterans. VA benefits that are required to be paid electronically include Compensation and Pension benefits.