

# Healthy Benefit Cards

Powered by **Fin**cretive





**Stephanie  
Johnson, RDN**

VP, Group  
Government  
Relations, NGA



**Judd Ferrer**

Chief Strategy  
Officer, Fincretive



**Chad Cameron**

VP Information  
Technology,  
Associated Food  
Stores

**Healthy Benefit Cards Panel**

Chronic disease in America costs \$4.3 trillion annually. It's five times our military budget. There's nothing like it!

In 1961 6% of Americans had chronic disease, today it is 60%!

*Robert F. Kennedy Jr., Secretary of Health and Human Services*

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Independent Grocers in America will help lower chronic disease  
by accepting of Medicare and Medicaid  
Healthy Benefit Cards

# Healthy Benefit Cards

# The Problem

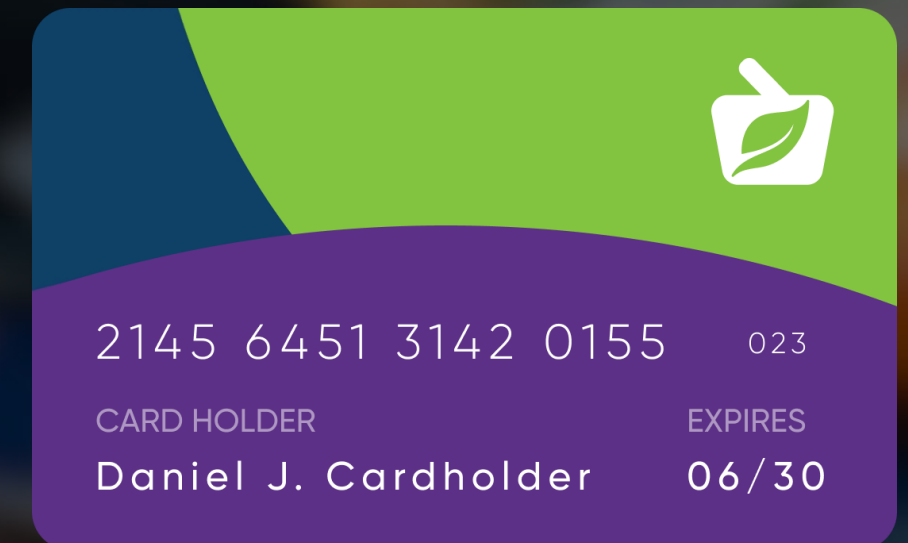
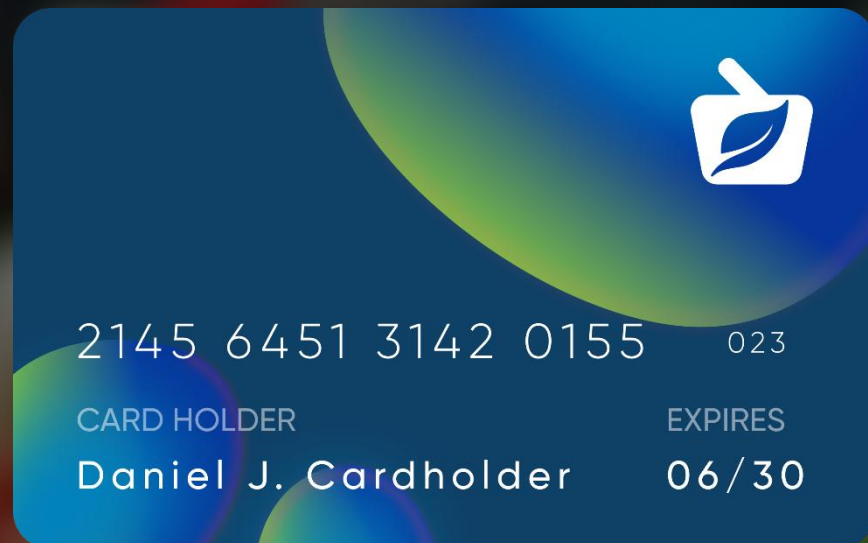
We are unable to accept  
healthy benefit cards  
at this time.

We are working diligently to correct  
the problem as soon as possible.



**Help us by telling  
your health insurance  
company to let you use it  
where you want to shop.**

**Thank You!**



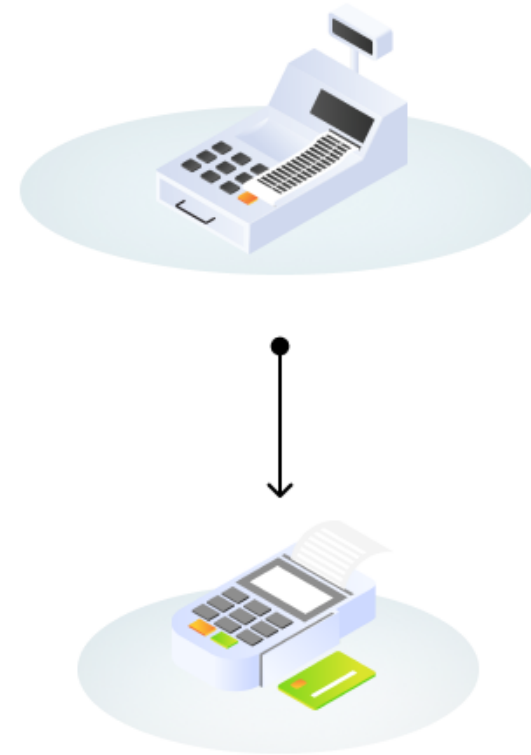
# Market Demand for a Gateway

## Stand-alone Terminal



**Stand-alone terminal for each OTC/HBC Processor**

## Semi Integrated



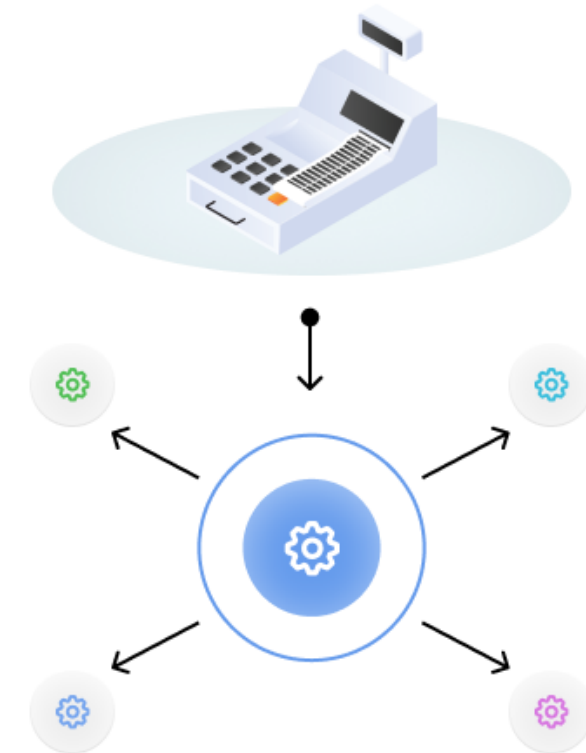
**Limits the number of processors that can be connected**

## Limited POS



**Integration per Processor (x6) is time consuming and each one is different**

## OTC/HBC Gateway



**One-to-many. POS, Self Checkout and eCommerce**

# Solutions

CORE PLATFORM

Finctive has built the first **Universal Benefit Gateway**, which eliminates friction for grocers by enabling them to accept multiple benefit payment types seamlessly.

The Gateway features an industry-leading **Approved Product List (APL) Filter Service** that adjudicates transactions in real-time, reducing declines, increasing sales, streamlining product data for benefit programs, and delivering granular, auditable data for providers like the U.S. Government, state governments, and healthcare-related programs.

## Finctive: Value for All Stakeholders

<b>HEALTH PLAN</b>	Trust in cardholder spend, APL controls, data insights, promotion capabilities.
<b>PAYMENT PROCESSOR</b>	Streamlined onboarding, top-level adjudication, immutable data, and audit-ready transactions.
<b>WHOLESALER</b>	Unlocks billions in sales, enables high-margin private-label item acceptance, creates new revenue paths.
<b>GROCER</b>	Quick boarding to all programs, more competitive, low friction revenue, more shoppers, shelf tag API.
<b>CASHIER</b>	Ease of use at POS, no impact to scan times, great training support, low hassle, happier shoppers.
<b>CONSUMER (cardholder)</b>	MyHBCard.com, store locator, food safety, promotions, plan education, find approved items, and more future benefits.

Only provider of a comprehensive solution set for the health benefits card industry

# Major Processors



# The OTC/HBC Market Creators



- The Federal Center For Medicare and Medicaid.
- Over 160 insurance companies are providing over 2,600 different plans in 2025.
- Plans are comprised of Medicare Advantage and Medicaid.
- Primary focus are plans that enable the purchase of fresh groceries and pre-made meals.



# Who is your POS Dealer & Wholesaler?

**One integration –  
your existing POS**

**One process for all  
major OTC/HBC  
programs**

**Approved Product  
Filter Service**

**In-store collateral**

**OTC/HBC  
Activation**

# Merchant Boarding Portal

Merchants or their partners identify the type of organization to board, which trees to unique paths.

Fincretive

## Over-the-Counter (OTC) and Healthy Benefit Card Universal Onboarding Form

### IMPORTANT MESSAGE

To successfully complete this form in 1 session (which we recommend), it is important to have the following documents readily available:


- EIN and Company Legal Information
- Owner Social Security Number
- **Document:** Copy of Bank Letter or Void Check
- **Document:** Copy of IRS Form W-9
- **Document:** Copy of Owner Driver's License, State ID, or Passport

[Privacy Policy & Data Collection Agreement](#)

# Merchant Admin Portal


The screenshot displays the Merchant Admin Portal interface. The top navigation bar includes the Fincretive logo and the word 'OPERATIONS'. The main navigation menu consists of: Home, **Merchants** (underlined), Resellers, Processors, Management, Operations, and System. The left sidebar menu contains: + New Applications, Invitations File List, Bulk Invitation, Merchant Select, Merchant Accounts, Locations / Outlets, **Product List** (highlighted), Transactions, and Manage Users. The main content area features a large text overlay: **Merchants or their partners manage recurring APL product file uploads**.

# Marketing Support



Healthy Benefit and Over-the-Counter Cards Accepted Here!

**\*INSERT YOUR LOGO HERE\***



## Healthy Benefit & Over-the-Counter Cards Accepted Here!



At the **HEART** of the community



# **Fincretive Retailer Training**

# Healthy Benefit Cards

Short Videos



ScanText Code

TEXT:

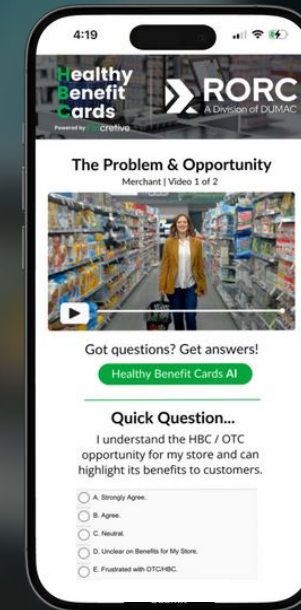
**72000**

MESSAGE:

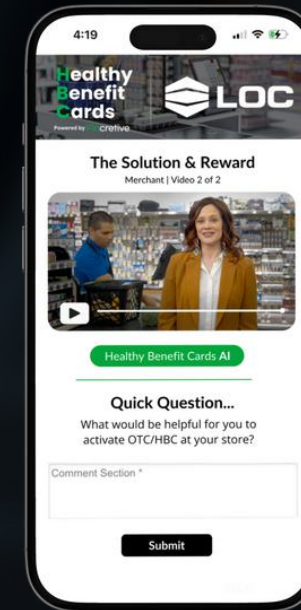
**HBC Merchant**

## Merchant Overview

*3 Min. Total*



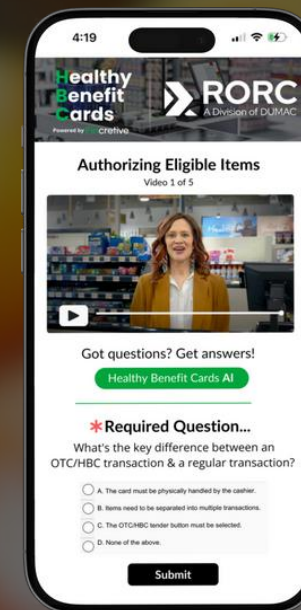
Video 1



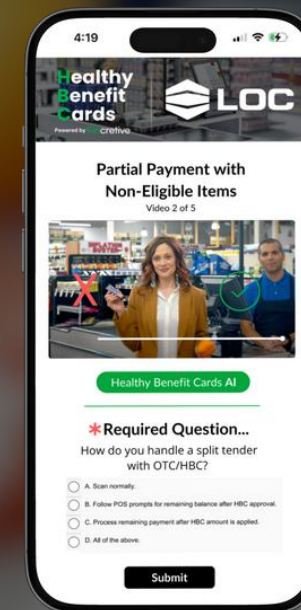
Video 2

## Cashier Training

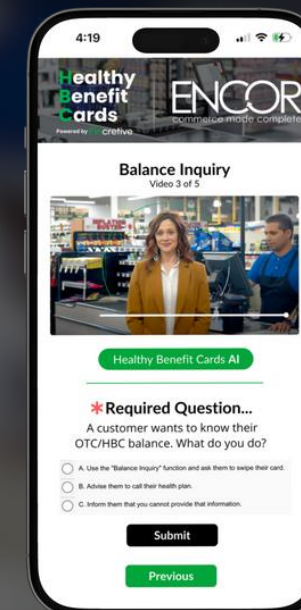
*7 Min. Total*



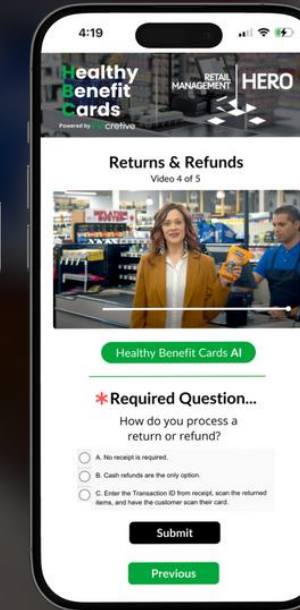
Video 1



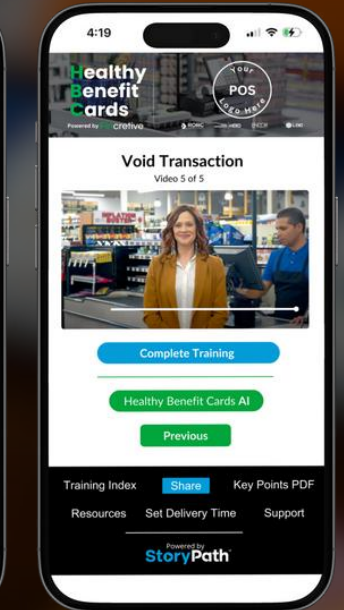
Video 2



Video 3



Video 4



Video 5

# POS Specific Training

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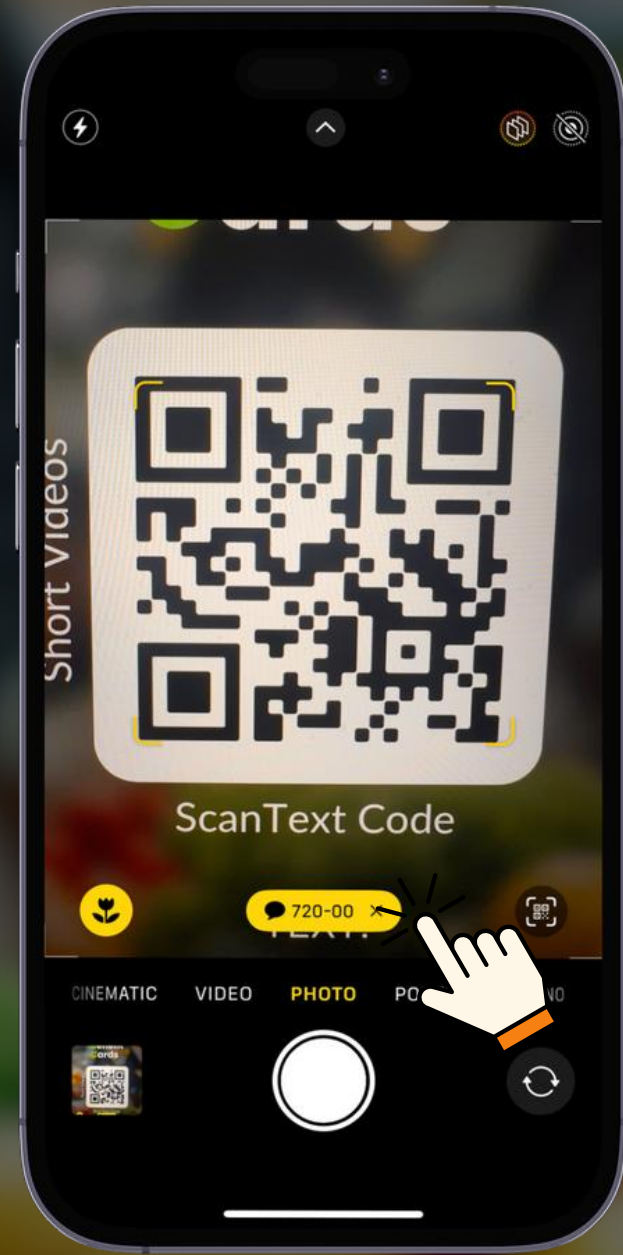


ScanText Code

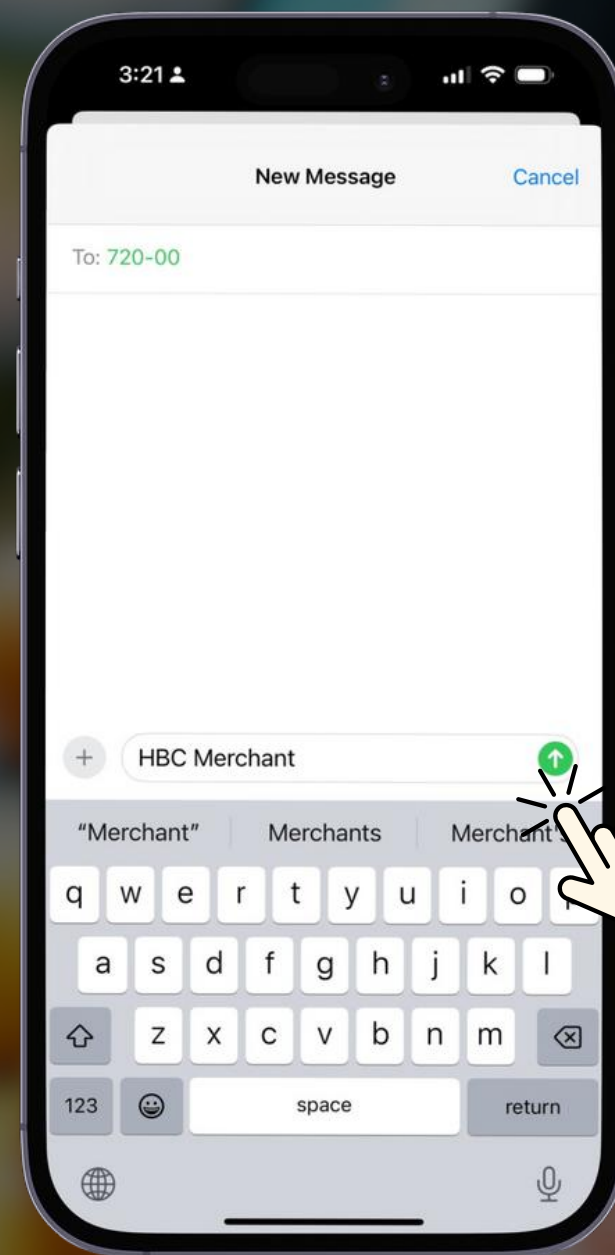
OR

TEXT:  
72000

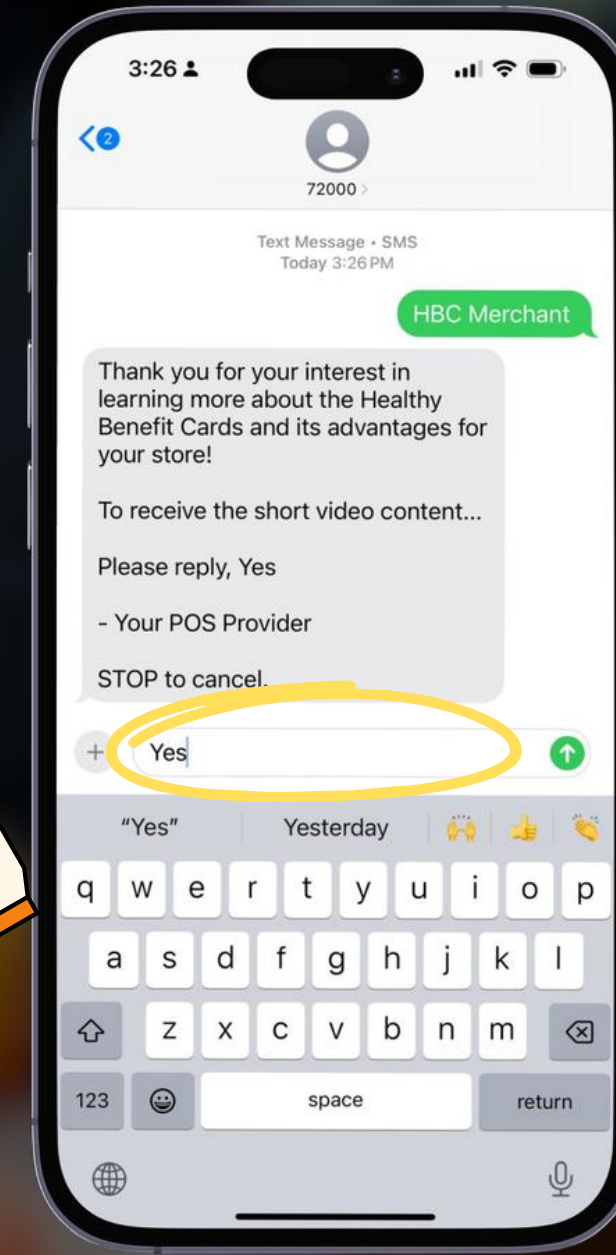
MESSAGE:  
HBC Merchant



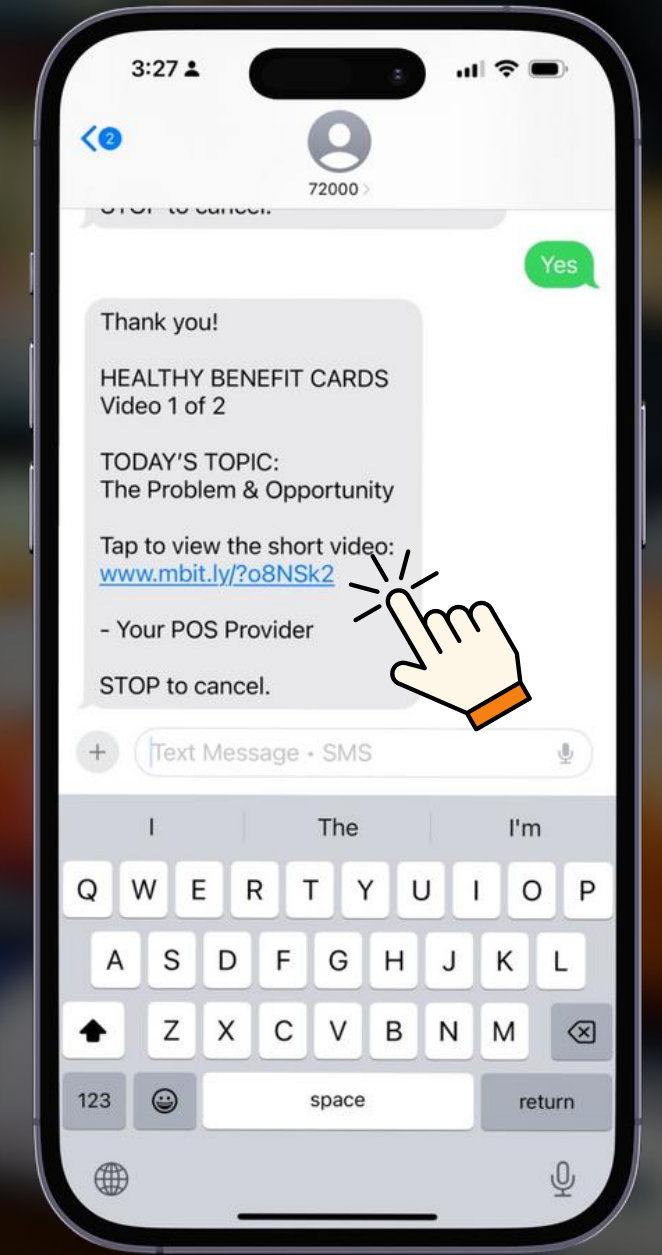
**Open Camera & Scan**  
*\*Tap pop up window*



**Tap Send**



**Type Yes and Send**



**Start Journey!**

# Thank you!

GET STARTED: Scan the QR code below  
or go to [getstarted.fincretive.com](https://getstarted.fincretive.com)

## NGA Healthy Benefit Card Toolkit

<https://www.nationalgrocers.org/m/healthy-benefit-card-toolkit/>

