The Supplemental Nutrition Assistance Program (SNAP) and Older Adults

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• All on mute. Use Questions function for substantive questions and for technical concerns.

• Problems getting on the webinar? Send an e-mail to NCLER@acl.hhs.gov.

• Written materials and a recording will be available at NCLER.acl.gov. See also the chat box for this web address.
About NCLER

The National Center on Law and Elder Rights (NCLER) provides the legal services and aging and disability communities with the tools and resources they need to serve older adults with the greatest economic and social needs. A centralized, one-stop shop for legal assistance, NCLER provides Legal Training, Case Consultations, and Technical Assistance on Legal Systems Development. Justice in Aging administers the NCLER through a contract with the Administration for Community Living’s Administration on Aging.
About NCOA

OUR VISION
A just and caring society in which each of us, as we age, lives with dignity, purpose, and security

OUR MISSION
Improve the lives of millions of older adults, especially those who are struggling
About Justice in Aging

Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

Since 1972 we’ve focused our efforts primarily on populations that have traditionally lacked legal protection such as women, people of color, LGBT individuals, and people with limited English proficiency.
What We’ll Cover

- What Is SNAP and Why It’s Important
  - Stats and Facts

- How It Works
  - Eligibility Rules
  - How to Help Clients Apply
  - Overview of Key SNAP Deductions
  - Calculating Benefit Amount
  - Recertification

- NCOA’s Resources
What is SNAP & Why it is Important

Sn• SNAP provides eligible low-income households with a monthly benefit they can use to buy food.
• SNAP benefits can be used at any approved store, over 250,000 authorized retailers nationwide
• It used to be known as the Food Stamps program and could have unique name in your state.

Supplemental Nutrition Assistance Program
SNAP Stats and Facts

• Over 4.8 million older adults (age 60+) use SNAP each month.
• 55% of older adults who qualify are missing out
• Average SNAP benefit of older adult living alone is $105 a month.
• 80% of participants age 60+ live alone.
• Every $1 in SNAP benefits generates over $1.73 in community spending.
Common Reasons Seniors Don’t Apply

Other people need SNAP more than I do.

SNAP is only for families with children.

No stores near me accept SNAP.

I’ll only get $15 a month.

It’s too hard to apply for SNAP.
Strategies for Increasing SNAP Participation

• Provide seniors with information to empower them to make an informed decision.

• Provide comprehensive application assistance on site.

• Develop community partnerships with organizations fighting senior hunger.
Comprehensive Application Assistance

- Educating staff to be knowledgeable about program details.
- Provide one-on-one application assistance and help filling out the application.
  - In person application assistance is best.
- Collaboration within organization for better screening and referrals.
  - No wrong door policy.
  - Development of quick referral sheets to benefits enrollment counselor.
How can seniors apply for SNAP?

• SNAP application process is 3 steps:
  • Application
  • Verification
  • Interview

• The state SNAP agency must decide on eligibility within 30 days.

• Learn your state’s rules/download applications here.
How SNAP Works
Eligibility Rules

• What is considered a household for purposes of SNAP?
  • Generally, everyone who lives together and purchases and prepares meals together is considered a household for purposes of SNAP.

• Households with elderly or disabled members have different income eligibility rules than other households.
  • Those age 60 years or older are considered elderly.

• Eligibility for SNAP is based on the income of a household
  • Seniors only have to meet the net income test.
Categorical Eligibility

• Some people are “Categorically Eligible” for SNAP because they have proven they are eligible for another means tested program:
  • Supplemental Security Income (SSI)
  • Public or General Assistance from a state or local government
  • Temporary Assistance for Needy Families (TANF)

• However, most still need to complete a SNAP application.
  • Even if they are excused from proving certain components of eligibility – check your state rules!

• All other households need to prove they qualify under applicable SNAP income and resource tests
Factors to Determine SNAP Benefit Amount

- Household size
- Age (senior household) or disability status
- Net income (gross income minus deductions)
  - Lower net income = higher SNAP benefit amount
- Deductible expenses
  - Many applicants fail to take all the deductions for which they are eligible, so they lose benefits
  - Maximizing deductions = maximizing SNAP benefits
SNAP Deductions

- Earned Income
- Standard Deduction
- Dependent Care
- Excess Medical Expenses
- Shelter Expenses
Earned Income Deduction

• 20% deduction from household’s earned income.
• Given to all households that have earnings.
Standard Deduction

- Given to all SNAP households
- Is 8.31% of the FPL
  - Alaska and Hawaii have different amounts
- Is based on household size

<table>
<thead>
<tr>
<th>Household Size</th>
<th>FY 2019 Standard Deduction</th>
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</thead>
<tbody>
<tr>
<td>1-3 people</td>
<td>$164</td>
</tr>
<tr>
<td>4 people</td>
<td>$174</td>
</tr>
<tr>
<td>5 people</td>
<td>$204</td>
</tr>
<tr>
<td>6+ people</td>
<td>$234</td>
</tr>
</tbody>
</table>
Dependent Care Deduction

Eligibility
• A household member is:
  • employed,
  • looking for work, or
  • attending school or training.
• There is a dependent in the home that needs care.

Types of Expenses
• Formal & informal child and adult care
• Care by extended family, neighbors, or others outside of household
• Before- and after-school care
• Summer/vacation camp programs
• Transportation
• Childcare expenses include expenses for all children under 18 years of age
Medical Expense Deductions

• Medical expenses incurred by an elderly and/or disabled household member.
• Only **14%** of older adults claim the deduction.
• 2 Types:
  • Excess Medical Expense Deduction
  • Standard Medical Deduction
Excess Medical Expense Deduction

• The medical expense must exceed $35 a month.
  • The first $35 worth of medical expenses is not considered.

• Requires itemized documentation.
• Medical expenses must be verified.
• Available in every state.
• Clients must still owe on the bill they are presenting (30 days).
• Bills owed and ongoing medical expenses are considered.
What can be deducted?

- Medical/dental care
- Hospitalization and nursing home costs
- Costs of health insurance premiums, deductibles, and co-pays (including Medicare)
- Dentures, hearing aids, prosthetics
- Costs associated with owning a service dog
- Eye glasses prescribed by an optometrist or specialist
- Transportation and lodging costs incurred to obtain medical treatment, including mileage
- Attendant, home health aide, homemaker, or child care services
- Over-the-counter and prescription drugs, vitamins, supplies, and equipment
Standard Medical Expense Deduction

• Policy option that states can apply for to streamline the deduction process.
• Not available in every state—check your state’s SNAP Handbook.
• Requires only documentation of unreimbursed medical expenses in excess of $35.
• Elderly or disabled households can claim medical expenses up to the standard without having to verify all costs.
• If household has and can verify medical expenses in excess of the standard, they can claim actual.
Excess Shelter Deduction

• Applies to all SNAP households

• Deductions include:
  • Rent/mortgage
  • Mobile home fees
  • Fire insurance
  • Property tax
  • Utility expenses

• Deducted from net income after all other allowed deductions are made

• Is a more complicated calculation

• No cap for elderly and disabled households
Deduction Best Practices

Step 1
- Have client complete a worksheet documenting all of their deductible expenses.

Step 2
- Collect verification documents for all expenses.

Step 3
- Submit these documents to the SNAP administering agency. In some states you can submit them at any time but some only take bills at renewals.
Calculating SNAP Benefit Amount
Calculating SNAP Benefit Amount

• Amount of benefit depends on household composition, income, and where the client lives.

• To find benefit amount:
  • Multiply household’s net monthly income by 30%.
  • Subtract that amount from the maximum benefit for the household size.
  • See this chart for household's SNAP monthly benefit.
Calculating Client’s SNAP Benefit

• Ms. G
  • 70 years old
  • Lives alone
  • $720 Social Security Benefit
  • Receives Medicare and Medicaid
  • Owns her home in California

• SNAP Benefit Amount is $180 a month
Calculating Ms. G’s Deductions – Step 1

Gross income = $720

Standard Deduction = $164

California uses a Standard Medical Deduction of $120 as long as there are verified medical expenses between $35 and $155 per month.

Medical Expense Deduction = $120

Transportation for 2 trips to doctor = $40
Over-the-counter drugs = $50

Initial net income = $436
Calculating Ms. G’s Deductions - Step 2

Initial net income = $436

Calculating the Shelter Deduction
1) Take 50% of household net income after standard and medical expense deductions are taken:

\[ \frac{436}{2} = 218 \]

2) Add home taxes and insurance and Standard Utility Allowance to find shelter expenses:
   - Home taxes and insurance = $200
   - Standard Utility Allowance in CA = $415
   - Total shelter expenses = $615

3) Subtract 50% of initial net income from total shelter expenses to get excess:
   \[ 615 - 218 = 397 \]

Excess Shelter Deduction = $397

Final net income = $39
Calculating Ms. G’s Final Net Income

Gross Monthly Income

All deductions

Final Net Income

Ms. G:

$720 Gross Monthly Income

$681 All deductions

$39 Final Net Income
Calculating Ms. G’s SNAP Amount

Maximum SNAP Benefit for Household Size

$192

30% of net income

Ms. G:

$11.70

30% of final net income of $39

=$180

SNAP Amount
Follow-Up

• Follow up with clients to:
  • Make sure they have received their benefits.
  • Note when they will need to apply for recertification so your organization can remind them and help with the process.

• Make sure they know how to use their benefits! EBT cards are similar to debit cards, but...
  • Seniors may not know that they can lend it to a caregiver to buy groceries for them.
  • Seniors may discard cards after using them.
  • Some seniors have a difficult time understanding how to use cards.
Troubleshooting SNAP Issues
Trouble Shooting Application Issues

• Common Issues:
  • SNAP application denied
  • Benefit amount is lower than estimated
  • Incomplete documentation/accounting for deductions
  • Delayed determination of award
  • SNAP benefit revoked

• Applicants are allowed to make an appeal if they do not agree with the decision and request a fair hearing.
Appeal Process

Denial Notice Received
- Clients have 90 days to appeal decision.
- The request for appeal can be oral or in writing.

Fair Hearing
- The hearing officer is impartial.
- Clients can bring a representative
- Can look over case file prior to hearing.
- At local office.

Decision
- Decision must be received 60 days of receipt of request for fair hearing.
- In writing and explains decision and reason.
SNAP Certification

• SNAP doesn’t have continuous eligibility, and participants must prove that they remain eligible.

• Most SNAP households have certification periods that last between 6-12 months.

• Households with either seniors or people with disabilities may have longer certification periods. Typically 24-36 months.

• Households with 12 month or longer certification periods have an interim report due to the agency during their certification period.
Interim Reporting

• To Report Changes:
  • Households must report certain changes to the SNAP agency during their certification period, such as income increases or decreases.
  • Some changes that do not impact eligibility or benefit levels do not have to be reported to the agency, such as deductions.

• Interim Contact with State agency:
  • There is a requirement of contact with the agency during the certification period. This is called different things in different states but is usually called an periodic or interim review.

• Respond to State Agency Requests:
  • Households must respond to all correspondence from agency during certification period.
Recertification Process

• Entire Process should finish before end of certification period.

• Recertification is 4 steps:
  • Notice
  • Interview
    • Waived in some states who have the ESAP
  • Verification
  • Eligibility Determination
NCOA’s SNAP Resources

- **NCOA Senior Hunger homepage**
  www.NCOA.org/SeniorHunger

- **BenefitsCheckUp® SNAP Homepage**
  www.benefitscheckup.org/GetSNAP

- **State senior participation rates**
  www.NCOA.org/SNAPvisualization
Visit Our Website:
NCLER.acl.gov

Search for resources
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Sign up for the email list
Request a case consultation
Learn about upcoming trainings
ncler.acl.gov
Case Consultations

Case consultation assistance is available for attorneys and professionals seeking more information to help older adults. Contact NCLER at ConsultNCLER@acl.hhs.gov.