

The Supplemental Nutrition Assistance Program (SNAP) and Older Adults

Brandy Bauer, Director, Health Coverage & Benefits, NCOA
Trinh Phan, Director, State Income Security, Justice in Aging
January 31, 2023

Housekeeping

- 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 NCLER through a contract with the Administration for Community Living's Administration on Aging.

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 fighting for people who have been marginalized and excluded from justice, such as women, people of color, LGBTQ individuals, and people with limited English proficiency.

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

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
 - Troubleshooting SNAP Issues & Recertification
- Recent Changes to SNAP
- NCOA's Resources

What is SNAP & Why it is Important

Supplemental

Nutrition

Assistance

Program

- 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.

SNAP Stats and Facts

- Roughly 5.1 million older adults (age 60+) use SNAP each month
- 52% of older adults who qualify are missing out
- Average SNAP benefit of older adult living alone is \$104 a month (2019 figures)
- 83% of participants age 60+ live alone.
- Every \$1 in SNAP benefits generates over \$1.73 in community spending.

Common Reasons Older Adults Don't Apply

Other people need SNAP more than I do.

SNAP is only for families with children.

I won't qualify for SNAP.

I'll only get \$15 a month.

It's too *hard* to apply for SNAP.

Strategies for Increasing SNAP Participation

- Provide older adults information to empower them to make an informed decision.
- Provide comprehensive application assistance on-site.
- Develop community partnerships with organizations fighting older adult hunger.

Comprehensive Application Assistance

- Educating staff to be knowledgeable about program details.
- Provide one-on-one application assistance and help filling out the application.
- Collaboration within organization for better screening and referrals.
 - No wrong door policy.
 - Development of quick referral sheets to benefits enrollment counselor.

How Can Older Adults 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**
 - Older adults only have to meet the net income test.
 - Federal Poverty Levels applied on fiscal, not calendar, year (Oct – Sept).
 - There may also be a resource/asset limit.

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 (older adult 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
- Alaska, Hawaii, Guam and the U.S. Virgin Islands have different amounts
- Based on household size

Household Size	FY 2022 Standard Deduction
1-4 people	\$193
5 people	\$225
6+ people	\$258

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 older adult 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, but what counts varies.
- Bills owed and ongoing medical expenses are considered.
 - Clients must still owe on the bill they are presenting (30 days).

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
- Eyeglasses prescribed by an optometrist or specialist
- Transportation and lodging costs incurred to obtain medical treatment, including mileage
- Attendant, home health aide, homemaker, or childcare 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 Overview

- 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. Lee
 - 72-year-old widow
 - Lives with one roommate (but they prepare own meals)
 - \$1,400 monthly Social Security benefit
 - Rents an apartment in Massachusetts; utilities paid separately from rent



Calculating Ms. Lee's Deductions – Step 1

Gross monthly income = \$1,400

Standard Deduction = \$193

Massachusetts uses a Standard Medical Deduction of \$155 so long as there are verified medical expenses between \$35 and \$190 per month.

Medical Expense Deduction = \$155

Ms. Lee pays \$72/month in out-of-pocket prescription costs

Initial net income = \$1,052
(\$1,400 - \$193 - \$155)

Calculating Ms. Lee's Deductions - Step 2

Initial net income = \$1,052

Calculating the Shelter Deduction

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

$$\text{\$1,052} \div 2 = \text{\$526}$$

2) Add rent and Standard Utility Allowance to find shelter expenses:

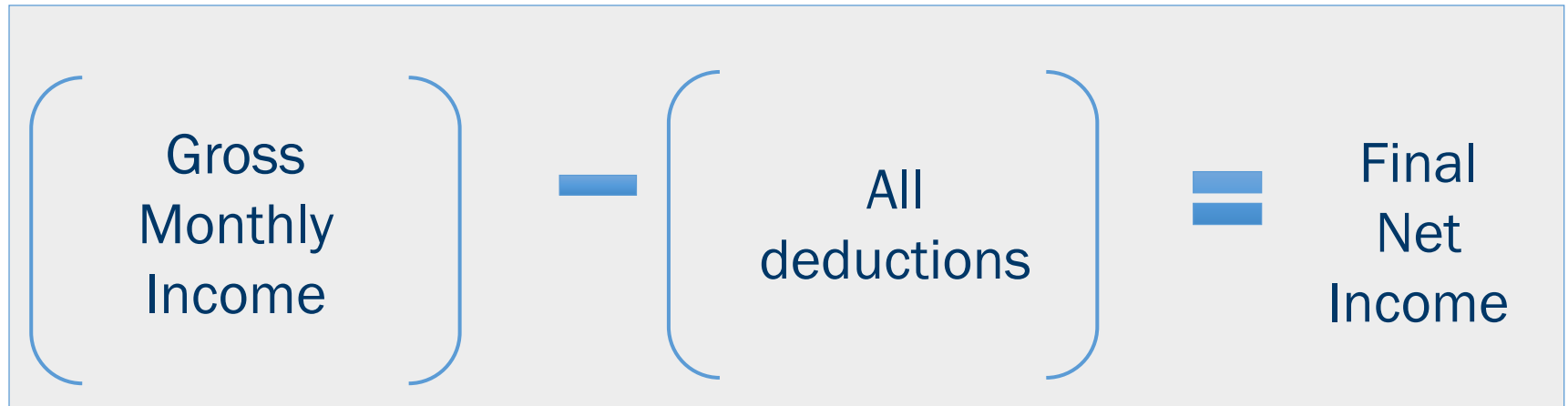
- Ms. Lee's share of rent = \$450
- Standard Utility Allowance in MA = \$860 (for those paying heating/cooling separately)
- Total shelter expenses = **\$1,310**

3) Subtract 50% of initial net income from total shelter expenses to get excess: $\text{\$1,310} - \text{\$526} = \text{\$784}$

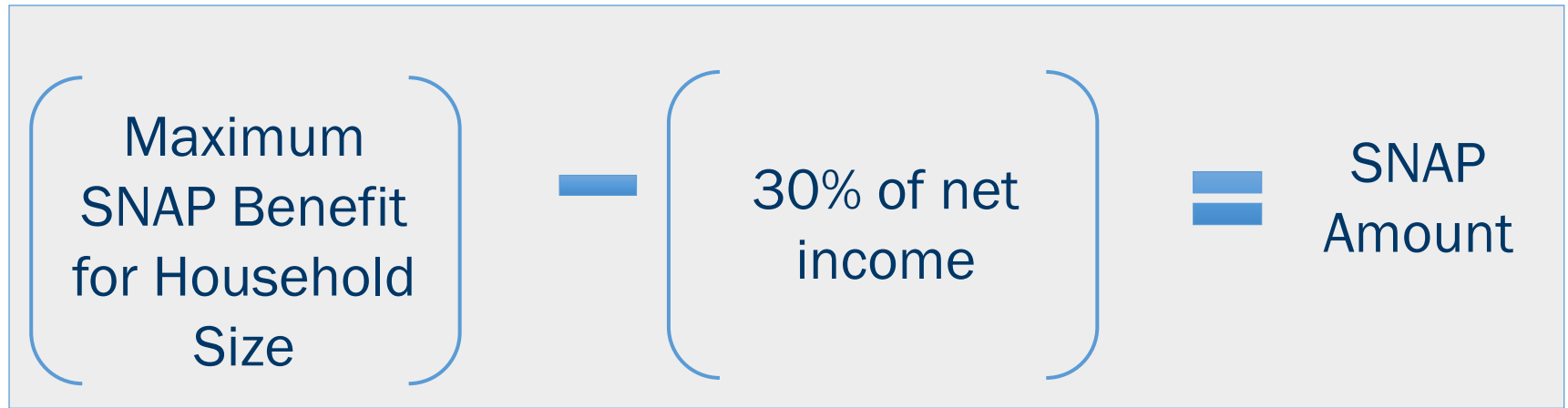
Excess Shelter Deduction = \$784

Final net income = **\$268**
($\text{\$1,052} - \text{\$784}$)

Calculating Ms. Lee's Final Net Income



Calculating Ms. Lee's SNAP Amount



Follow-Up

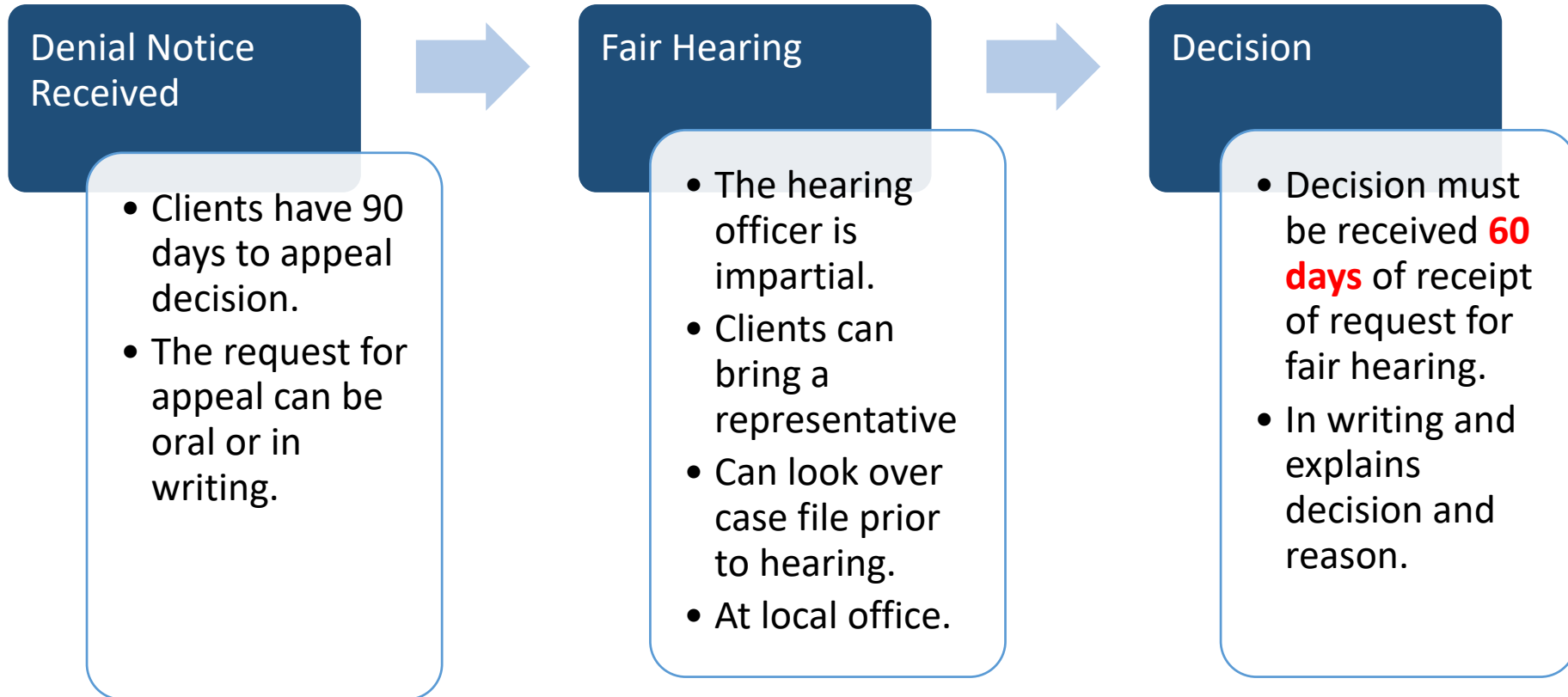
- Follow up with clients to:
 - Make sure they have received their benefits.
 - Note when they will need to apply for recertification so your organization can remind them and help with the process.
- Make sure they know how to use their benefits!
EBT cards are similar to debit cards, but...
 - Older adults may not know that they can lend it to a caregiver to buy groceries for them or allow benefits to accrue.
 - Older adults may discard cards after using them.
 - Some older adults 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



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 older adults 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 Elderly Simplified Application Process
 - Verification
 - Eligibility Determination

Recent Changes to SNAP

SNAP During COVID

- USDA offered states many flexibilities to administer SNAP during the pandemic, including:
 - waiving in-person interviews,
 - lengthening certification periods, and
 - expanding ability to purchase groceries online with EBT.
- COVID legislation authorized a temporary increase in benefit amounts
 - Some states chose to provide the maximum benefit to households.
 - Emergency allotments will end nationwide after February 2023.
- Permanent changes to calculations to Thrifty Food Plan altered benefit amounts
 - As of October 2021, all SNAP households saw a 20-27% increase in pre-pandemic benefit amounts.

NCOA's SNAP Resources

- [NCOA Senior Hunger homepage](http://www.NCOA.org/SeniorHunger)
www.NCOA.org/SeniorHunger
- [BenefitsCheckUp[®] screening tool](http://www.benefitscheckup.org)
www.benefitscheckup.org
- [State senior participation rates](http://www.NCOA.org/SNAPvisualization)
www.NCOA.org/SNAPvisualization



Questions?

Visit Our Website: [NCLER.acl.gov](https://ncler.acl.gov)

NATIONAL
CENTER ON
**LAW &
ELDER
RIGHTS**

Search for resources

Read practice tips

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.