



SNAP Outreach for Tennesseans 60+

Need Application Assistance—We can Help!

Eligibility has Changed

Often Individuals Receive More Benefits

You May be Eligible for Other Services

Please Call for Assistance or Questions:

East Tennessee Area Agency on Aging and Disability

At

1 866-836-6678



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SNAP (Supplemental Nutrition Assistance Program) 101

The Supplemental Nutrition Assistance Program (SNAP)—formerly known as the Food Stamp program—is a federally funded, means-tested entitlement program that provides certain low-income individuals and families with a monthly benefit that they can use to buy food.

Eligibility

The U.S. Department of Agriculture’s Food and Nutrition Service, or FNS, oversees SNAP; however, each state determines eligibility and delivers the benefits. Generally states must follow the federal guidelines of the program, although there are options state agencies may use to help meet the needs of eligible individuals and families in their states.

Most households must meet an income and a resource test for SNAP. However, some people are automatically eligible for SNAP because they get:

- Supplemental Security Income (SSI)¹
- Public or General Assistance
- Temporary Assistance for Needy Families (TANF)

If your clients get one of these benefits listed above they are categorically eligible for SNAP. This means they do not have to prove they qualify for SNAP because they’ve already proven that they are eligible for another program for which the rules are at least as strict as the SNAP rules. However, they may still need to complete a SNAP application in your state, unless the SNAP application is combined with another program’s application, such as for General Assistance or TANF. **Find out the rules in your state.**

Your clients who are not getting SSI, General Assistance (if your state has this kind of income support program), or TANF have to prove the income and assets they report on their SNAP application.

SNAP - Income Test

Most households must meet both a gross *and* a net income limit to be eligible for SNAP. However, people who are 60 years of age or older or who are disabled (generally those who receive SSI or SSDI) need only meet the *net* income limit.

¹ SSI recipients in California are not eligible for SNAP benefits because they receive a state supplement called a “cash-out” to their SSI benefits in place of SNAP benefits.

What is net income?

Net income is calculated when you add the total income of a household (the gross income), then take away a number of approved deductions (see below). The net income must be at or below 100% of the Federal Poverty Level (FPL), but some states have less restrictive net income tests for older adults and adults with disabilities. Note that FNS applies FPLs according to a fiscal year calendar, with the effective date starting October 1 and running through September 30 of the following year. Thus, in 2016, SNAP applicants must meet 2015 FPL guidelines until September 30; on October 1, the income amount changes to reflect [2016 FPLs](#).

It is important to [check your state's eligibility criteria to find out the income limit](#). Some states may have less restrictive income tests. The state or local SNAP office can explain the rules for your state.

SNAP – Allowable Income Deductions

There are certain deductions that are allowed when determining a household's net income:

- **Standard Deduction:** Off the top, those applying for SNAP subtract from their income a standard deduction. The amount of the deductions varies by location and size of household.
- **Medical Expense Deductions:** Your clients aged 60+ and with disabilities can deduct certain medical costs that they incur above \$35 in a month. Think of the \$35 as a deductible; once a person has spent \$35 then certain medical costs can be counted toward their medical deductions. There is no cap on medical deductions. Expenses do not qualify for the medical deduction if they were paid by insurance (e.g., Medicare, Medicaid) or by someone outside the household.
- **Housing Deductions:** Certain shelter costs that are over half of the household's income may be deducted. And there is no cap on shelter deductions for the elderly and disabled.
- **Standard Utility Allowance (SUA):** Most states and the District of Columbia have a mandatory SUA, meaning your clients get the standard utility deduction. (If they can show higher utility costs, your clients can substitute that amount for the standard deduction.) A small number of states make the SUA optional (meaning your clients have the option to either take the standard deduction or submit proof of their utility costs). [Find out more about the SUA in your state](#).

[Learn more about these deductions and how to apply them.](#)

SNAP - Resource Test

A household with someone who is either 60 years or older or disabled may have countable assets of up to \$3,250. States may choose to increase or remove this asset limit; many states also exclude certain items from counting as assets, such as vehicles owned by household members. [Learn more about asset rules.](#)

Applying for SNAP

Anyone can apply for SNAP. Your clients can apply for SNAP through their local assistance offices. These agencies may vary from state by state. For example, the state agency administering SNAP may be located at the DHS office (Department of Health Services) or the Social Security office. [Locate your local SNAP office.](#)

Since each state runs its own program, you'll need to check with your state to find out specific rules for applying. Many states have online SNAP applications; in others you may have to print the application and bring to the local SNAP office. Most states also offer a SNAP eligibility calculator to help you screen your clients for eligibility. Use [BenefitsCheckUp](#)[®] to download applications, get local office contact information, and find your state's program website and rules.

How do SNAP benefits work?

People who qualify for SNAP get their benefits through a special card called an EBT (Electronic Benefits Transfer) card. The EBT card works just like a debit card. Your clients buy their groceries at a participating food store and, using the card, the cost is taken out of the account linked to their card. SNAP benefits are loaded onto the EBT card on a monthly basis. Most states allow benefits to accrue up to 6-12 months, so if your client does not spend their SNAP allotment in one month, unused funds will carry over to the next.

Under certain circumstances, SNAP benefits can be used in other ways, such as to pay for Meals on Wheels. Check with your state's SNAP office to find the rules in your area.

Many who qualify for SNAP benefits generally get their benefits for a 6 or 12 month period. However, people over the age of 60 may be eligible for up to 24 months. [Find out the rules in your state.](#)

How much SNAP benefits can your eligible clients get?

The amount of SNAP benefits varies, depending on household composition, income, and where clients live. To find out the household's benefit, the net monthly income of the household is

multiplied by 0.30, and then subtracted from the maximum benefit for the household size. [Find your state's maximum benefit allotments.](#)

How You Can Help Your Clients

Only 2 out of 5 seniors who qualify for SNAP actually receive the benefit. Therefore, many of the people you meet and counsel with may be eligible for this critical benefit and are not applying. As you meet with clients, help them learn more about the SNAP benefit and how to apply. Help your clients understand the rules of the program, and how they can deduct certain expenses to increase their benefit, if they qualify.

Remember: If your clients are age 60 or older, or get Social Security or SSI disability benefits, *and* their income is above the 100% FPL amount, they may still be eligible for SNAP. This is because SNAP has many types of income deductions such as medical and housing costs that are especially generous for qualified elderly and disabled persons.

Many seniors believe they will only be eligible for a minimum benefit and therefore do not wish to apply. Yet the average SNAP benefit for an older adult living alone is \$110/month. Even among those who do receive the minimum, a small amount of money can still make a positive impact on a limited budget.

References

See the Food and Nutrition Service (FNS) [federal website](#) for more general information on the Supplemental Nutrition Assistance Program (SNAP), including federal guidelines for the 48 U.S. states and D.C. See [Special Rules for the Elderly or Disabled](#).

See the Food and Nutrition Service (FNS) [website](#) for current and past SNAP maximum benefit, deductions, and income eligibility standards.

Download state SNAP applications and screen for the program using [BenefitsCheckUp's SNAP tool](#).

[Find outreach materials and additional statistics](#) on senior hunger from NCOA.



SNAP Document Verification Checklist Template

To verify your identity

- Driver's license
- School or work identification
- Medical insurance identification
- Voter's registration card
- Birth certificate

To verify your address

- Library card showing address
- Voter's registration card
- Utility bills
- Rent or mortgage receipts showing address
- Correspondence sent to stated address

To verify your income

(Present Document For Each Income Source)

- Check stubs *(Confirm number required with local office)*
- Employer statement (if you get paid in cash or if you do not have your check stubs)
- Social Security, Supplemental Security Income, or Veteran's Benefits
- Other Retirement or Disability Benefits
- Alimony
- Child support agreement
- Unemployment compensation
- Self-employment income (Includes rental income and freelance work; *check to see what form local office is using or provide tax returns*)
- Other, please specify.

To verify your immigration status

- Immigration and Naturalization Documents (These are not required if you are not eligible for SNAP and you are only applying for your children who were born in the United States.)

To verify your resources

- Bank accounts, savings accounts, and/or CD's
- Stock Shares or bonds
- Proof of rental properties
- Other, please specify.

To verify your expenses

- Rent or mortgage payments
- Property taxes
- Insurance on property
- Utilities receipts (gas, water, electricity, etc.)
- Child care costs
- Income summary if child support is deducted from wages or income
- Other, please specify

Medical expenses deduction (only for households of elderly, age 60 or older, or disabled persons) for expenses not covered by insurance

- Summary of provided services such as doctor or hospital visits
- Detailed receipts showing unreimbursed medical expenses
- Identification from the Medical Assistance Program for persons 65 and older (Medicare) that shows Plan "B" coverage
- Prescription pill bottles showing cost on label or printout
- Medical payment agreement
- Invoices or receipts for medical equipment (including the rental cost)
- Receipts for transportation and lodging to obtain medical treatment
- Other, please specify

SNAP *shots*

8 Facts About Older Adults and the Supplemental Nutrition Assistance Program

1. Older adults' participation in SNAP is staggeringly low.

Nationally, about 3.37 million older adults (aged 60+) are enrolled in SNAP. Yet this figure only represents two-fifths of the eligible population; approximately 3 out of 5 seniors who qualify to receive SNAP are missing out on benefits—an estimated 5.2 million people in all.¹

2. The average SNAP benefit for older adults is not \$15/month.

While there is a pervasive myth that older adults who qualify for SNAP only receive \$15/month in benefits, this is largely untrue. The \$15 figure is the minimum monthly benefit a senior can receive—81% of elderly SNAP participants receive more than the minimum. The average monthly benefit for a senior living alone in FY12 (the most recent year that data was available) was \$119/month.² Many older adults may be able to take advantage of deductions for other expenses that can increase their monthly SNAP allotment.

3. Many older adults who qualify for the excess medical expense deduction don't use it.

Seniors who spend more than \$35 a month on out-of-pocket medical costs may be able to deduct that from their gross income when applying for SNAP, thus increasing their monthly benefit amount. Currently only 14% of older adults utilize the medical expense deduction, but it is estimated that 55% of SNAP-eligible seniors would qualify to use it.³ To learn more about the deduction, see our fact sheet [*SNAPshots: Maximizing the SNAP Medical Expense Deduction for Older Adults.*](#)

4. Isolation is a key factor in the lives of many older adult SNAP participants.

Roughly 80% of older adults who receive SNAP benefits live alone. More than half of these

isolated seniors have little to no income—depending entirely on general assistance, Supplemental Security Income (SSI), or other benefits for their subsistence.⁴ For these individuals, the \$1,428 in average annual SNAP benefits can mean the difference between having food and going without.

5. SNAP is good for the local economy.

SNAP benefits are spent at community grocery stores and markets, thereby infusing money into the local economy. An analysis from Moody's of the fiscal stimulus measures found that additional SNAP benefits created the best return on investment, with every \$1 in additional SNAP benefits generating \$1.79 in local economic activity. On a larger scale, it is estimated that an additional \$1 billion in SNAP benefits would generate 8,900 full-time equivalent jobs.⁵



6. Older adults enrolled in other benefits may still be missing SNAP.

An analysis of data from NCOA's BenefitsCheckUp® online benefits screening tool revealed that of those who may qualify, but are not enrolled in, SNAP:

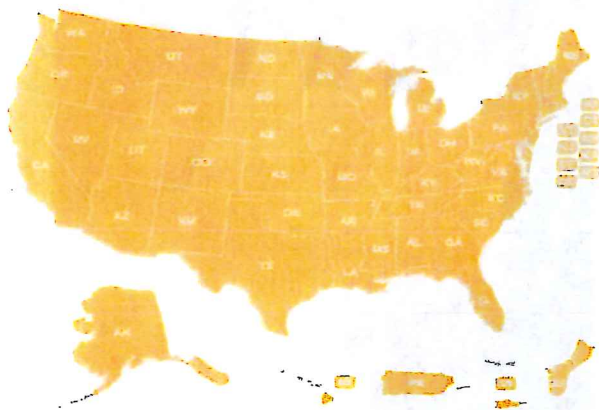
- 41% are enrolled in the Medicare Part D Low-Income Subsidy.
- 46% receive Supplemental Security Income benefits.
- 53% participate in the Medicare Savings Programs.
- 43% get Low Income Home Energy Assistance Program benefits.⁶

7. You can get all the information needed to help older adults apply for SNAP in one place.

NCOA's SNAP map makes it easy to find your state's SNAP program website, application forms (in multiple languages, where available), and eligibility criteria. Users can take a simple, quick screening to see if they potentially qualify. Because 42 states allow individuals to apply online for SNAP, there are also links to the online applications. Visit the SNAP map online at: <https://www.benefitscheckup.org/cf/snap.cfm>.

Start your search, click on your state OR select your state.

Select Your State GO



8. Addressing hunger is an important issue for the aging network.

Adequate food and nutrition is essential for older adults to adhere to their medication regimen, manage chronic conditions, and avoid injury. Yet up until very recently, increasing SNAP enrollment has not been a focus of the aging network.

Opportunities abound for aging organizations to partner with the anti-hunger community, such as food banks, to better serve seniors at risk of hunger. NCOA has several webinars that explore these opportunities in more detail. Check them out on our webinar channel:

<http://www.vimeo.com/channels/ncboe>.

References

¹ U.S. Department of Agriculture (USDA). *Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2012*. Feb 2014. <http://www.fns.usda.gov/sites/default/files/2012Characteristics.pdf>.

² USDA, Feb 2014.

³ Cunyningham, Karen. *State Trends in Supplemental Nutrition Assistance Program Eligibility and Participation Among Elderly Individuals*. Sept 2010, p. 45. http://www.mathematica-mpr.com/publications/PDFs/nutrition/SNAP_elderly.pdf.

⁴ USDA, Feb 2014.

⁵ USDA Economic Research Service. *The Food Assistance National Input-Output Multiplier (FANIOM) Model and the Stimulus Effects of SNAP*. Oct 2010. <http://www.ers.usda.gov/publications/err-economic-research-report/err103.aspx>.

⁶ Analysis of BenefitsCheckUp® comprehensive screening data, Jan–Dec 2011.

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SNAP *shots*

Maximizing the SNAP Medical Expense Deduction for Older Adults

The Supplemental Nutrition Assistance Program (SNAP) provides Americans struggling to make ends meet with much-needed assistance to purchase food for their families. Each month, SNAP helps 3 million low-income seniors (age 60+) put food on the table, with an average benefit of \$122/month. Unfortunately, only 34% of eligible older adults participate in SNAP, the lowest rate among all demographic groups.

One barrier to SNAP enrollment is the myth that older adults are only eligible for \$16/month in benefits. While it is true that some seniors would only be eligible for that amount, many are missing out on deductions that can help establish eligibility and also increase the value of SNAP benefits dramatically.

From \$16 to \$355 a month in SNAP

Georgia Legal Services Program (GLSP), an NCOA-supported Benefits Enrollment Center, launched a Benefits Hotline in 2012. Not long after, an elderly couple contacted the hotline; the husband was suffering with cancer and the couple had incurred thousands of dollars in medical bills. The couple had been receiving \$16 per month in SNAP benefits. They were frustrated and convinced that the hassle of the recertification process was not worth the \$16.

GLSP collected documentation of the couple's medical expenses and forwarded them to the Georgia Department of Human Services/Food Stamp office. A caseworker immediately increased the food stamps allotment from \$16 to \$355 per month—that's a savings of over \$4,000 a year!



Who is eligible and what expenses count?

Households with an older person (60+) or a person with a disability are eligible for the medical expense deduction, which allows the elderly/disabled to deduct monthly medical expenses beyond \$35 from their gross income, as long as they are not paid by insurance or someone else. There is no cap on this deduction up to the maximum benefit amount, making it extremely valuable for those with high medical expenses.

Currently, only about 14% of seniors enrolled in SNAP take the medical deduction, but 55% of SNAP-eligible seniors would qualify to use it. Even seniors enrolled in the Low-Income Subsidy for Medicare Part D (LIS) and Medicare Savings Program (MSP) may have unreimbursed out-of-pocket costs in excess of \$35 that would be eligible. Federal regulations allow many medically recommended procedures and supplies to count toward the medical deduction, including:

- 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 (calculated at federal rate = 56.5¢/mile in FY13)
- Attendant, home health aide, homemaker, or child care services
- Over-the-counter and prescription drugs, vitamins, supplies, and equipment

Your state may specifically allow additional deductions, such as for medically prescribed alternative therapies (e.g., acupuncture) or home modifications (like wheelchair ramps and handrails), so be sure to check your local guidance. These allowable expenses are very similar to those for senior HUD housing and for

Medicaid spenddown, so if you are helping an older adult qualify for one of these programs, consider maximizing your efficiency and the consumer's benefit by collecting the relevant verification documents ONCE and using them multiple times.

How does the excess medical expense deduction work?

In order to qualify for SNAP, households with older adults or adults living with disabilities must meet the net income test of 100% of the federal poverty level (\$11,172 for a single person in 2013). Net income means gross income minus allowable deductions. Net income is very important because the deductions from gross income to net income establish both eligibility and amount of benefits.

The medical expense deduction is one way for seniors and adults with disabilities to maximize what counts toward meeting the net income test, and to ensure they are receiving all the benefits for which they are eligible. Other deductions take into account housing and utility costs, and there is also a standard deduction taken for every household.

Resources

To find your local SNAP office for more information or to file an application for SNAP benefits:
<http://www.fns.usda.gov/snap/outreach/map.htm>

To use NCOA's BenefitsCheckUp® SNAP Map:
<http://www.benefitscheckup.org/cf/snap.cfm>

To access NCOA's Nutrition Advocacy Toolkit:
<https://www.ncoa.org/public-policy-action/advocacy-toolkit/toolkits-by-topic/nutrition-toolkit/>

To view sample state (MA) medical expense regulations:
<http://www.masslegalservices.org/snap-medical>

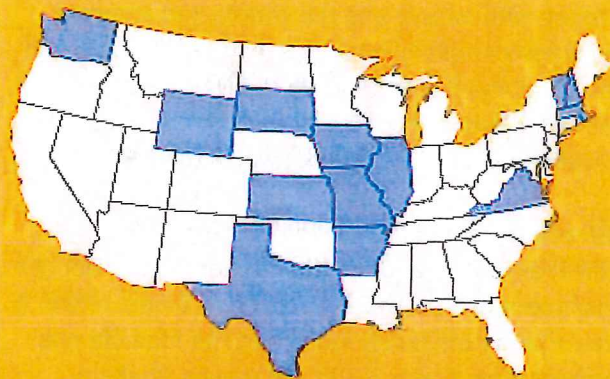
State Standard Deductions

The Food and Nutrition Service of the U.S. Department of Agriculture regulates SNAP at the federal level. However, state SNAP agencies have some flexibility in how they manage the program. Some states even choose to use a different name for the program. For example, in California, SNAP is called CalFresh.

In order to decrease the demands on case managers and simplify the application process for older and disabled program participants, some states have requested flexibility from USDA (through the waiver process) to use a standard medical deduction when participants can show unreimbursed medical expenses over \$35.

However, even in these states, participants can still use the regular medical expense deduction process. While this process requires more paperwork, participants with higher healthcare costs may particularly benefit from taking all their out-of-pocket expenditures into account.

States that currently allow a standard medical deduction are: Arkansas, Illinois, Iowa, Kansas, Massachusetts, Missouri, New Hampshire, Rhode Island, South Dakota, Texas, Vermont, Virginia, Washington, and Wyoming.



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SNAP *shots*

Debunking the \$15 Benefit Myth

The Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps) is a valuable tool for many seniors who experience difficulty affording nutritious meals. Yet many seniors—and the people who serve them—still believe that they will qualify for only the minimum benefit amount (\$15 a month).

This inaccurate assumption means that millions of older adults facing food insecurity do not bother to apply for SNAP. Without this assistance, many continue to make choices between paying for food or medicine, and risk their health and independence in doing so.

This fact sheet outlines the facts about SNAP benefits, and offers those who counsel seniors messages they can use to counter the \$15 myth.

The facts about benefit amounts

\$15 is the minimum monthly benefit. The average benefit is much higher.

The \$15 figure is the minimum benefit that any one- or two-person household that qualifies for SNAP would receive. Previously, the minimum benefit was \$10, but the 2008 Farm Bill increased the minimum. In 2012, this figure was \$16. Expiration of additional SNAP funding provided by the American Recovery and Reinvestment Act (ARRA) brought the minimum benefit back down to \$15 in late 2013.

Only a small percentage of seniors receive the minimum benefit. In 2012, the most current year for which figures are available, 81% of all senior households received more than \$15 a month. That year, the average senior living alone received \$119 a month in SNAP benefits.¹

Some states have benefit calculators for SNAP that help people to estimate what benefit amount they may receive under the program. These can be

found on the website of the agency/department that administers SNAP in each state. (See the Resources section for more information.)



Maximizing deductions can increase the SNAP benefit amount.

Seniors who qualify for SNAP may deduct the costs of their excess medical expenses to receive a higher benefit amount. The medical expense deduction allows an elderly/disabled household member to deduct monthly medical expenses that exceed \$35 from their gross income, as long as those expenses are not paid by insurance or someone else. Examples of allowable expenses include costs for premiums, prescriptions, transportation to medical appointments, and medical equipment. Some states choose to offer a standard medical expense deduction amount for people who meet these excess costs, rather than itemizing these costs. Check with your state guidelines to see whether this is the case in your area.

The excess shelter deduction allows a household to deduct shelter costs that exceed more than half of their income after other deductions. Allowable expenses include utility costs, rent or mortgage payments, and taxes on the home.

But...what if someone only qualifies for the \$15 benefit amount?

Despite the deductions and average benefit amounts noted above, there are some seniors who

only qualify for the minimum benefit. How can you convince them that a SNAP application is worth the effort? Here are messages that may help.

You can let your benefits accumulate.

SNAP benefits are loaded onto an electronic benefits transfer card (EBT) once a month, and they stay on the card, even if a person does not use the benefit that month. Instead, most states permit SNAP recipients to accrue benefits if they choose to do so. This accrual can last anywhere between 6 months to a year. Suddenly, what seemed like a meager \$15 benefit becomes \$45, \$60, or \$75—enough to buy several weeks' worth of groceries.

Resources

Download your state's SNAP application (in multiple languages where available) and find your state's SNAP administering office:

- BenefitsCheckUp® SNAP Map: <http://www.benefitscheckup.org/cf/snap.cfm>

Find outreach and advocacy materials:

- NCOA SNAP Enrollment Toolkit: <http://www.ncoa.org/seniorhunger>
- USDA Food and Nutrition Service SNAP information page: <http://www.fns.usda.gov/snap/>

Learn more about deductions:

- SNAPshots: Maximizing the SNAP Medical Expense Deduction for Older Adults: <http://www.ncoa.org/assets/files/pdf/center-for-benefits/SNAPshots-medical-deduction.pdf>
- Webinar: SNAP for Seniors: Establishing Eligibility and Maximizing Benefits: <http://www.ncoa.org/calendar-of-events/ncoe-webinars/snap-for-seniors-2.html>

Often, benefits counselors encourage seniors who may be reluctant to take SNAP to consider using the accrued benefits for special occasions, e.g., hosting Thanksgiving dinner or baking a cake for a grandchild's birthday.

You wouldn't pass up a coupon for \$15 off your groceries would you?

The majority of people—irrespective of income level—appreciate a bargain. If a newspaper circular published a coupon for \$15 off groceries, you can bet that a lot of people would clip and use it. Some benefits counselors use this example to show how even the minimum benefit, presented in a different format, would be hard to pass up. After all, if you got a \$15 rebate on other products (clothes, electronics, etc.), you would cash it in, right?

Look what \$15 can buy you...

While the minimum benefit seems small, it's important to realize that \$15 can buy a fair number of food items at the grocery store, especially if the senior buys store brands and not brand-name items. Bananas, pasta and sauce, quick-cooking oats, and frozen vegetables are just a few of the many items that cost just cents per serving. For an example of a flyer that benefits counselors in Arkansas made illustrating this point, visit: <http://www.ncoa.org/assets/img/economic-security/Flyer-AR.jpg>.



Reference

¹ U.S. Department of Agriculture (USDA). *Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2012*. Feb 2014. <http://www.fns.usda.gov/sites/default/files/2012Characteristics.pdf>.

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