



The SNAP Standard Medical Deduction for Older Adults and People With Disabilities

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Acknowledgements

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The SNAP Standard Medical Deduction for Older Adults and People With Disabilities



Food Insecurity and SNAP for Older Adults and People With Disabilities

Food insecurity is the lack of consistent access to enough food for people within a household.¹ Among older adults in the U.S., those who experience food insecurity face several challenges that make it difficult to access food, including living on a fixed low income, social isolation, chronic or acute health conditions, lack of affordable housing, and high health care expenses.² As a result of food insecurity, older adults consume fewer key nutrients such as protein, calcium, and iron, which can lead to malnutrition and poorer physical and mental health outcomes.³ People with disabilities are also among those who experience food insecurity. Their challenges are exacerbated by a combination of lower earnings and higher health care expenses, including for wheelchairs and other adaptive equipment, and expenses associated with their disability.⁴

Older adults with low incomes and people with disabilities can receive benefits from the Supplemental Nutrition Assistance Program (SNAP) for food purchasing. In 2020, over 5.3 million older adults, ages 60 and over, and more than 4 million people with disabilities received benefits



through SNAP.⁵ Older adults and people with disabilities are also eligible to receive a deduction for their out-of-pocket medical costs through SNAP. Because high medical costs are one of the several barriers to having sufficient food to eat, older adults and people with disabilities are often made to choose between food and medicine.

Who Is Considered an Older Adult in SNAP?

An older adult is defined as anyone who is 60 years of age or older.

Who Is Considered Disabled in SNAP?

According to the U.S. Department of Agriculture (USDA) Food and Nutrition Service (FNS), a person with disabilities is someone who meets **any one** of the following criteria:

- receives federal or state disability or blindness payments under the Social Security Act, including Supplemental Security Income (SSI), Social Security disability, or blindness payments;
- receives disability retirement benefits from a governmental agency due to permanent disability;
- receives annuity under the Railroad Retirement Act and also eligible for Medicare or are considered disabled under SSI;
- a veteran who is totally disabled, permanently homebound, or in need of regular aid and attendance; or
- a surviving spouse or child of a veteran receiving U.S. Department of Veterans Affairs benefits and is considered permanently disabled.

¹ Feeding America: What is Food Insecurity? Feeding America. <https://www.feedingamerica.org/hunger-in-america/food-insecurity>

² National Council on Aging: Get the Facts on Food Insecurity and Older Adults. National Council on Aging, April 2022 <https://ncoa.org/article/what-is-food-insecurity-get-the-facts>

³ Ibid.

⁴ Economic Research Service. Disability Is an Important Risk Factor for Food Insecurity. United States Department of Agriculture, May 2013. <https://www.ers.usda.gov/amber-waves/2013/may/disability-is-an-important-risk-factor-for-food-insecurity>

⁵ USDA: Yearly trends SNAP households by demographic and income characteristics. <https://www.fns.usda.gov/SNAP-household-trends>

Background on Medical Deductions for Older Adults and People With Disabilities on SNAP

What Is a SNAP Medical Deduction and Who Can Claim It?

SNAP applicants and participants who are older adults and people with disabilities are allowed to deduct from their household net income certain allowable, out-of-pocket medical expenses incurred greater than \$35/month that are **not covered by insurance or a non-household member**. SNAP participants are eligible to receive this deduction benefit the month that they turn 60 years of age or the month they begin to qualify as disabled.⁶ If the older adult or person with disabilities has expenses less than \$35 per month, they are not eligible for a medical expense deduction.

The medical deduction allows for a more accurate estimation of the SNAP household income that is available for food, and as a result, may increase the amount of SNAP benefits a household with an older adult and/or person with disabilities can receive. Because of the way SNAP benefits are calculated, the lower the “countable net income”, the higher the SNAP benefits, up to the maximum SNAP allotment. This makes it important for those supporting SNAP applicants and participants to inform households that claiming their medical expenses may lead to higher SNAP benefits.⁷

SNAP Allowable Medical Expenses

Medical expenses eligible for deduction are those that are not reimbursed or covered by health insurance. Non-older adults and non-disabled household members **cannot** use their own medical expenses for this deduction. Older adults/



disabled household members are able to live with non-older adults and non-disabled household members to claim their medical deduction.

Examples of allowable medical costs ([7 CFR 273.9\(d\)\(3\)](#)):

- prescription drugs and over-the-counter medication approved by a licensed practitioner
- health and hospitalization insurance policy premiums
- alternative therapies, including vitamins and herbal treatments
- eyeglasses, dentures, hearing aids, and prosthetics
- service animals and their associated maintenance costs
- transportation and lodging to obtain medical treatment or services
- attendant, homemaker, home health aide, child care services or housekeeper
- telephone fees for amplifiers and warning signal
- one-time medical bills for which there is no third-party reimbursement (A one-time bill can be averaged out in different ways to ensure the household’s accurate SNAP benefit.)

When Are Medical Expenses Taken Into Consideration for SNAP Purposes?

Medical expenses are only allowed in the month in which the expense is billed or becomes due ([7 CFR 273.10\(d\)](#))



⁶ FRAC: SNAP Matters for People with Disabilities, July 2015 https://frac.org/wp-content/uploads/snap_matters_people_with_disabilities.pdf

⁷ The Century Foundation: Economic Justice Is Disability Justice, April 2022 <https://tcf.org/content/report/economic-justice-disability-justice/>

(2)). Whether or not the household intends to pay the expense during the given month does not matter as it is still considered a part of the monthly medical expenses. In addition, medical expenses from past billing periods are not eligible for the deduction even if included in the most recent billing statements or if they were paid by the household in that month (7 CFR 273.10(d)(2)).

Verification of Medical Expenses

States must verify the amount of any medical expenses at application (§ 273.9(d)(3)). States have flexibility in how they choose to verify those expenses allowing them to make it easier for individuals to claim their expenses. All states require proof of medical expenses to receive the deduction (7 CFR 273.2(f)(1)(iv)).

Allowable documents for proof of medical expenses:

- bills or statements from providers of health insurance, services, and products
- health insurance policies that clearly describe areas of coverage

The Standard Medical Deduction for SNAP

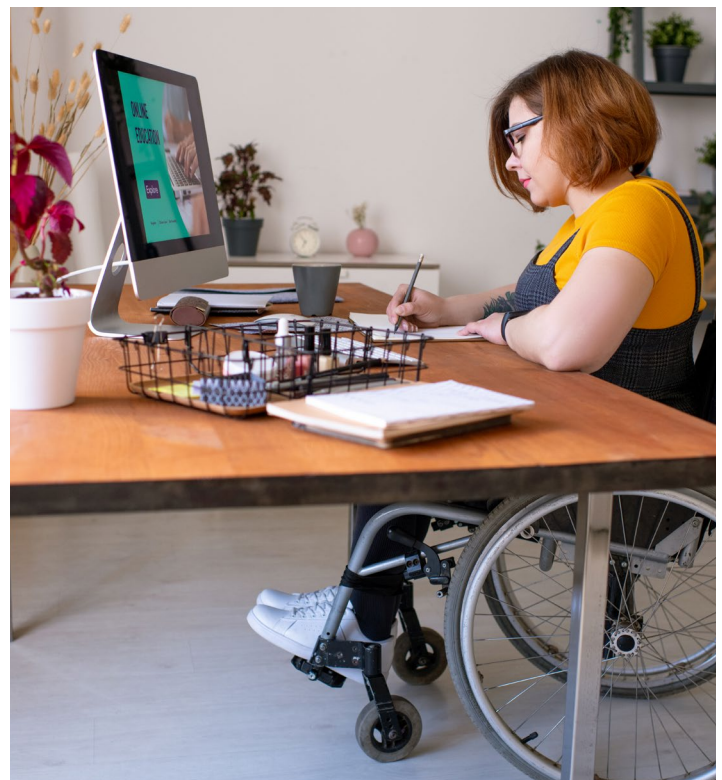
A SNAP Standard Medical Deduction (SMD) is a set monthly medical expense deduction that households can claim if their monthly medical expenses are at least greater than \$35. States can implement a standard medical deduction by requesting a demonstration waiver. Existing waivers, also referred to as options, can be found on the [FNS State Options webpage](#), which is updated periodically.

Each state with a standard medical deduction demonstration waiver sets their own standard deduction amount. Currently, 21 states have an SMD, ranging from \$115 to \$200. An eligible SNAP household in a state with an SMD claims it by demonstrating they incur medical expenses greater than \$35 a month. The SMD avoids excessive paperwork for clients and caseworkers and simplifies the process for claiming medical deductions for households.

Impacts of SNAP SMDs

While millions of older adults and persons with disabilities can claim either their actual monthly medical expenses or their state's SMD, the deduction is underutilized. **Only 14 percent of SNAP households with older adults, and 8 percent of SNAP households with non-older adult members with disabilities claimed the medical deduction in fiscal year 2020.**⁸ Federal law requires state SNAP agencies to verify medical expenses, however, states have flexibility in how they meet this requirement. To improve the process for claiming medical expenses, states can better inform SNAP applicants and recipients about the medical deduction, allow them to self-attest and adopt a SMD.

A 2016 study found that the SNAP SMD leads to more households claiming a medical expense deduction, which increased the amount of SNAP benefits for an older adult or person with a disability.⁹ The SMD was also found to increase benefits for the highest-need beneficiaries.¹⁰



⁸ USDA: Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2020, June 2022 <https://fns-prod.azureedge.us/sites/default/files/resource-files/Characteristics2020.pdf>

⁹ Adams GB, Lee JS, Bhargava V, Super DA, Williamson JB. Offsetting the Effects of Medical Expenses on Older Adults' Household Food Budgets: An Analysis of the Standard Medical Expense Deduction. *Gerontologist*. 2017;57(2):359-366. doi:10.1093/GERONT/GNW126

¹⁰ Ibid.

Conclusion

Older adults and people with disabilities are more likely to experience food insecurity due to constraints such as limited income and high health care costs. SNAP is a critical program for addressing the inability to afford food among this group by providing monthly food benefits. The SMD for SNAP participants lowers the net monthly income for older adults and people with disabilities, which thereby increases the amount of SNAP

dollars they have available to purchase food. Especially as the country deals with a “hunger cliff” exacerbated by the ending of SNAP Emergency Allotments, helping ease the food and medicine dilemma for people who are older or have disabilities is urgent. The SNAP SMD eases the administrative burden of verifications and simplifies the communication for claiming medical deductions. It’s a tool that states should put to greater use.

Resources

- Food and Nutrition Service: SNAP Special Rules for the Elderly or Disabled: <https://www.fns.usda.gov/snap/eligibility/elderly-disabled-special-rules>
- Food and Nutrition Service Medical Expenses Handbook: <https://fns-prod.azureedge.us/sites/default/files/media/file/Medical%20Expenses%20Handbook.pdf>
- SNAP Medical Expense Deduction Fact Sheet by AARP: https://www.aarp.org/content/dam/aarp/aarp_foundation/pdf/aarp-foundation-snap-med-exempt-worksheet.pdf

Appendix A

SNAP Standard Medical Deduction by State

There are 21 states with SMD demonstration projects, and each has set their own SMD amounts. Verification of monthly medical expenses varies by state. For example, Massachusetts allows eligible households to self-attest their medical expenses. This is a great step they have taken to make it easier for this population to easily claim their medical expenses as a large barrier to claiming this deduction is the verification process.

For all states, if a household has medical expenses that are greater than the SMD, they have the option to claim their actual medical expenses minus \$35. For example, if a household in a state with an SMD of \$135 has monthly medical expenses of \$200, this household can opt to claim \$165 as their monthly medical expenses. Appendix A reviews the SMD amount and verification by state. All sources were accessed in April, May, and August 2023. Sources for SMDs can be found in the footnotes section. If the source included the updated, released or effective date, it was included in the footnote.

Alabama | [Alabama SNAP Agency Website](#)

In Alabama, the SMD is **\$175 per month**.¹ Households must verify that their monthly medical expenses are between \$35.01 to \$175 monthly to be granted the standard deduction.

Households with medical expenses greater than \$175 can receive a medical deduction equivalent to their actual monthly medical expenses but must verify their monthly medical expenses.

Arkansas | [Arkansas SNAP Agency Website](#)

In Arkansas, the SMD is **\$138 per month**.² Eligible households are allowed the SMD if their medical expenses are between \$35.01 to \$138 per month. At initial application

and if previously unreported, households must verify their monthly medical expenses are greater than \$35. During re-certification, households must attest that their medical expenses exceed \$35 per month, via verbal or written statement or in answering a question on a supplied form.

If monthly medical expenses are greater than \$138, the household may choose to claim the SMD or their actual monthly medical expenses. The total amount of monthly medical expenses must be verified in order to receive the actual medical deduction.

California | [California SNAP Agency Website](#)

In California, the SMD is **\$120 per month**.³ To claim the SMD, eligible households must have monthly medical expenses within the range of \$35.01 to \$155. To claim the SMD, at initial application, households must verify medical expenses that are greater than \$35. During re-certification, households can declare that their monthly medical expenses continue to be greater than \$35 with no further verification needed.

If medical expenses are greater than \$155 per month and are verified by documentation, the household will be able to claim their actual amount of expenses minus \$35.

Colorado | [Colorado SNAP Agency Website](#)

In Colorado, the SMD, referred to as the Standard Medical Expense Deduction (SMED) is **\$165 per month**.⁴ To claim the deduction, at initial application and if previously unreported, households must verify that their total medical expenses are greater than \$35 dollars and less than or equal to the standard deduction of \$165. At recertification, if there has been a change in the deductible expense this must be verified.

Households can claim their actual monthly medical expenses, minus \$35, if their total verified expenses are greater than the standard deduction of \$165.

¹ <https://dhr.alabama.gov/wp-content/uploads/2022/04/Appendix-I-Food-Assistance-SNAP-Points-of-Eligibility-Manual.pdf>

² <https://humanservices.arkansas.gov/wp-content/uploads/Recent-Rules-Filing-SNAP-6000-Deductions.pdf>, January 2021

³ <https://cdss.ca.gov/Portals/9/Additional-Resources/Letters-and-Notices/ACLs/2021/21-117.pdf?ver=2021-10-01-131515-290>, September 2021

⁴ Code of Colorado Regulations, 10 CCR 2506-1, 4.407.61, Effective March 2022

Georgia | [Georgia SNAP Agency Website](#)

In Georgia, the SMD is **\$136 per month** for eligible households with greater than \$35 in monthly medical expenses.⁵ Eligible households must provide proof that monthly medical expenses are greater than \$35 to qualify for the SMD. The household can verify medical expenses with one medical bill that is greater than \$35 per month to qualify for the SMD.

If a household has medical expenses that are greater than \$136, they can choose to request a deduction using their actual medical expenses or claim the SMD.

Idaho | [SNAP Agency Website](#)

In Idaho the SMD is **\$144 per month**.⁶ For households that have verified monthly medical expenses \$35.01 to \$179, they can claim the SMD.

If a household has monthly medical expenses greater than \$179, they can claim their actual expenses, minus \$35.

Illinois | [Illinois SNAP Agency Website](#)

In Illinois, the SMD is **\$185 per month**.⁷ Verification of monthly medical expenses in excess of \$35 is required to receive the SMD.

For those with medical expenses greater than \$185, they have the option to use their actual medical expenses as a deduction. To be eligible, the household must verify their monthly medical expenses exceed \$185.

Iowa | [Iowa SNAP Agency Website](#)

In Iowa, the SMD is **\$125 per month**.⁸ At initial application, eligible households must verify medical expenses are greater than \$35 per month to claim the SMD. At recertification, households may simply declare via verbal or written statement that their medical expenses are greater than \$35, no medical expense documentation is required.

Households with monthly medical expenses greater than \$160 can decide to either claim their actual medical expenses or claim the standard deduction.

Kansas | [Kansas SNAP Agency Website](#)

In Kansas, the SMD is **\$175 per month**.⁹ Households that are eligible for the SMD must verify at least one allowable expense greater than \$35 per month.

If the household has medical expenses greater than \$175, they have the option to deduct their actual medical expenses or the SMD value. If the household chooses to use their actual medical expenses, all medical expenses incurred must be verified.

Louisiana | [Louisiana SNAP Agency Website](#)

In Louisiana, the SMD is **\$161 per month**.¹⁰ Eligible households are allowed to claim this deduction if they have verified allowable monthly medical expenses greater than \$35. At redetermination, households already receiving the SMD can declare that their allowable monthly medical expenses incurred continues to exceed \$35 — verification is not required unless the declaration is questionable.

If monthly medical expenses are greater than \$196, households can deduct their actual amount of medical expenses.

Massachusetts | [Massachusetts SNAP Agency Website](#)

In Massachusetts, the SMD is **\$155 per month**. Eligible households have medical expenses between \$35.01 to \$190 per month.¹¹ Unlike other states that require verification that is rather burdensome, Massachusetts allows households to self-declare their monthly medical expenses within the range to receive the SMD via telephone or written declaration.

If the eligible household has medical expenses greater than \$190 per month, they can claim their actual medical

⁵ 2022 Benefits Guide for Older Georgians, Georgia Department of Human Services, Division of Aging Services

⁶ Confirmed via phone call to Idaho Department of Health and Welfare, April 2022

⁷ <https://www.dhs.state.il.us/page.aspx?item=16142>

⁸ <https://hhs.iowa.gov/sites/default/files/7-E.pdf>, Revised September 2022

⁹ <https://content.dcf.ks.gov/ees/keesm/current/keesm7220.htm>

¹⁰ <https://public.powerdms.com/LADCFS/tree/documents/398997>, Effective July 2023

¹¹ https://eohhs.ehs.state.ma.us/DTA/PolicyOnline/BEACON5/!SSL/!WebHelp/X_Prog/COVID-19/Standard_Medical_Deduction_Waiver.htm, January 2023

expenses minus \$35. Medical expenses that exceed \$190 must be verified by documented proof. If the household does not provide this verification for excess medical expenses, they will only be able to claim the \$155 standard deduction.

Missouri | [Missouri SNAP Agency Website](#)

In Missouri, the SMD is **\$135 per month**.¹² Households must verify that their total monthly medical expenses are greater than \$35, up to \$170 to qualify for the SMD.

If household medical expenses are greater than \$170, their actual verified medical expenses will be used as their medical deduction, minus \$35. All medical expenses must be verified by documentation.

New Hampshire | [New Hampshire SNAP Agency Website](#)

In New Hampshire, the SMD is **\$115 per month**.¹³ If a household has medical expenses between \$35.01 to \$115 per month, they must verify that their expenses are at least greater than \$35 per month.

Households that have medical expenses higher than \$115 can receive a medical deduction for their actual verified medical costs per month.

North Dakota | [North Dakota SNAP Agency Website](#)

In North Dakota, the SMD is **\$200 per month**.¹⁴ At initial application and recertification, verification of medical expenses is required and the total must be greater than \$35 but less than \$200 per month to claim the SMD.

Eligible households with monthly medical expenses greater than \$200 can decide to claim the SMD or their actual monthly medical expenses. All expenses must be verified at both initial application and recertification.

Rhode Island | [Rhode Island SNAP Agency Website](#)

In Rhode Island, the SMD is **\$183 per month** for medical expenses greater than \$35 per month and no more than \$218 per month.¹⁵ To claim the SMD, households must verify that they incur more than \$35 per month in medical expenses.

South Carolina | [South Carolina SNAP Agency Website](#)

In South Carolina, the SMD is **\$175 per month**.¹⁶ The SMD can be claimed if the allowable medical expenses per month are between \$35.01 to \$210. Verification that all medical expenses that are within this range is required to qualify for the SMD. At recertification, the household can simply declare that their monthly medical expenses continue to exceed \$35.

If household verified monthly medical expenses are greater than \$210, they can decide to claim the SMD or their actual medical expenses for an excess medical deduction. Verification is also required at renewal.

South Dakota | [South Dakota SNAP Agency Website](#)

In South Dakota, the SMD is **\$180 per month**.¹⁷ Households only need to verify that monthly medical expenses are greater than \$35 to claim the SMD.

Households that have medical expenses that are greater than \$215 will receive an excess medical deduction, minus \$35, for their actual medical expenses, unless they opt to claim the SMD. All monthly medical expenses are required to be verified to claim the excess medical deduction.

¹² <https://dssmanuals.mo.gov/food-stamps/1115-000-00/1115-035-00/1115-035-15/1115-035-15-05/>, January 2023

¹³ https://www.dhhs.nh.gov/fsm_htm/html/603_09_medical_deduction_fsm.htm, March 2023

¹⁴ <https://www.nd.gov/dhs/policymanuals/43005/Content/IMs/IM%205164%20Standard%20Medical%20Expense%20Deduction.pdf>, Effective March 2013

¹⁵ <https://dhs.ri.gov/media/4391/download?language=en>, October 2022

¹⁶ https://dss.sc.gov/media/1737/snap_manual_v39.pdf, July 2018

¹⁷ <https://dss.sd.gov/docs/economicassistance/snap/snapmanual.pdf>, October 2022

Texas | [Texas SNAP Agency Website](#)

In Texas, the SMD is **\$135 per month**.¹⁸ Eligible households that have medical expenses that are greater than \$35 but less than \$170 per month can claim the SMD. To claim the SMD, the household must verify that monthly medical expenses are greater than \$35.

If the household has monthly medical expenses greater than \$170, they can claim their actual medical expenses, minus \$35. Verification of medical expenses is required to claim this excess medical deduction.

Vermont | [Vermont SNAP Agency Website](#)

In Vermont, the SMD is **\$156 per month** and can be claimed by households with allowable monthly medical expenses that are greater than \$35 and less than \$191 per month.¹⁹ Verification of monthly medical expenses that are at least greater than \$35 is required to claim the SMD. At recertification, households receiving the SMD do not need to be re-verified. If medical expenses are greater than \$191, the household can choose to claim their actual medical

expenses or the SMD. Verification of all reported medical expenses is required if claiming actual medical expenses.

Virginia | [Virginia SNAP Agency Website](#)

In Virginia, the SMD is **\$200 per month**.²⁰ Households with medical expenses between \$35.01 to \$235 per month are eligible to receive the SMD. Households are required to verify medical expenses.

If a household has monthly medical expenses greater than \$235, they can choose to claim their actual medical expenses, minus \$35, or the SMD. All medical expenses must be verified to claim actual expenses.

Wyoming | [Wyoming SNAP Agency Website](#)

In Wyoming, the SMD is **\$138 per month**.²¹ To claim the SMD, households must verify their expenses are at least \$35.

Households with expenses greater than \$138 can claim their actual monthly medical expenses but must verify the total of all medical expenses.

¹⁸ <https://www.hhs.texas.gov/handbooks/texas-works-handbook/a-1420-types-deductions>, Effective October 2021

¹⁹ https://www.ahsnet.ahs.state.vt.us/Public/3sVT/assets/BRM/1600_Deductions.htm#StdMedExpense, April 2023

²⁰ https://www.dss.virginia.gov/files/division/bp/fs/manual/Part_x.pdf, October 2022

²¹ Confirmed via phone call to Wyoming Department of Human Services, April 2022