

# Supplemental Nutrition Assistance Program (SNAP) Excess Medical Expenses Deduction

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## ***Can I deduct medical expenses in SNAP?***

If you are elderly or disabled, you may deduct (subtract) certain medical expenses from your SNAP income calculation. These expenses must be paid by you. You cannot deduct anything paid for by insurance or someone else. The deduction may help you get SNAP or get more SNAP benefits.

## ***Am I considered elderly?***

In SNAP, you are elderly if you are 60 years or older.

## ***Am I considered disabled?***

In SNAP, you are disabled if you meet **ONE** of the following criteria:

- You receive Federal disability or blindness payments under the Social Security Act, including Supplemental Security Income (SSI) or Social Security disability or blindness payments. **OR**
- You receive State disability or blindness payments based on SSI rules. **OR**
- You receive a disability retirement benefit from a governmental agency because of a permanent disability. **OR**
- You receive an annuity under the Railroad Retirement Act and are eligible for Medicare or are considered disabled under SSI. **OR**
- You are a veteran who is totally disabled, permanently homebound, or in need of regular aid and attendance. **OR**
- You are the surviving spouse or child of a veteran who is receiving VA benefits and is considered permanently disabled

## ***How much can I deduct?***

Add together all of your monthly out-of-pocket medical expenses and subtract \$35. You may deduct the amount that remains.

## ***What kinds of medical expenses can I deduct?***

You may deduct most medical expenses that are prescribed by a State-licensed or qualified health professional. Examples of deductible medical expenses include:

- Doctor and dentist bills, including psychotherapy and rehabilitation.
- Prescription drugs and doctor-approved over-the-counter medication, including insulin.
- Dentures, hearing aids, eyeglasses, and prosthetics.
- Medical equipment such as bandages, colostomy bags, insulin test strips, and walkers.
- Inpatient and outpatient hospital expenses, including nursing care.
- Reasonable cost of transportation and lodging to get medical treatment and services.

- Attendant care or home health aide costs.
- Health insurance premiums and Medicaid cost-sharing or spend down expenses.
- The cost of specially trained service animals, including maintenance costs.

***Are there expenses I cannot deduct?***

You may not deduct the cost of special diets, even if they are prescribed by a doctor. Examples of special diets are liquid diets, nutritional supplements, and any item that can be purchased with SNAP benefits, including prescribed foods.

***How will my caseworker calculate my deduction?***

Your caseworker will calculate your deduction based on the medical expenses you anticipate being billed for during your certification period. Your caseworker will consider your most recent month's medical bills and discuss with you whether those expenses are likely to remain the same. Your caseworker will explain options you have in calculating medical expenses that repeat or vary monthly.

***Will I have to provide proof of my expenses?***

You must provide proof (verification) to support your SNAP application and to answer questions about your medical expenses or insurance payments. Your caseworker will give you a list of the types of verification you can provide.

***What do I tell my caseworker at recertification?***

When you recertify for SNAP benefits, tell your caseworker about any changes to your medical expenses. You do not have to file reports about medical expenses during your certification period.

## **10 Facts about the Supplemental Nutrition Assistance Program (SNAP) Excess Medical Expenses Deduction**

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1. You must be elderly or disabled to be allowed to deduct (subtract) certain medical expenses from your SNAP income calculation.
2. You may only deduct the cost of medical expenses you pay out-of-pocket and that are more than \$35 a month when added together.
3. You may deduct most medical expenses that are prescribed by a State-licensed or qualified health professional.
4. You may deduct the reasonable cost of transportation and lodging to get medical treatment or services.
5. You may deduct the cost of health insurance premiums and Medicaid cost-sharing or spend down expenses.
6. You may not deduct the cost of special diets, even if they are prescribed by a doctor.
7. You may not deduct the cost of any item that can be purchased with SNAP benefits, including prescribed foods.
8. You must provide proof (verification) to support your SNAP application and to resolve any questions your caseworker has about your medical expenses or insurance payments.
9. You do not have to file reports about medical expenses during your certification period.
10. When you recertify for your benefits, you must tell your caseworker about any changes to your medical expenses and provide proof.