

Maximizing SNAP Benefits

Medical Deductions



SNAP eligibility is based on several factors, including the household size, income, and some necessary expenses. The program won't count some of the income when determining eligibility for SNAP. A portion of the "countable income" is then compared to the household size in order to determine how much of SNAP benefit the applicant can get each month.

Certain SNAP applicants can deduct medical expenses if:

- You are age 60 or older, OR
- You receive Supplemental Security Income (SSI), OR
- You receive disability benefits from Social Security (RSDI or SSDI)

**If you qualify,
you can deduct
medical expenses
that are more than
\$35 in a month.**

What expenses are counted?



- Medical and dental care
- Hospitalization or outpatient treatment, nursing care, and nursing home care
- Prescription drugs



- Reasonable costs of transportation and lodging to obtain medical treatment or service
- Maintaining an attendant, homemaker, home health aide, housekeeper, or child care services, when necessary due to age, infirmity, or illness



- Dentures, hearing aids, eye-glasses, and prosthetics
- Expenses for a specially trained service animal, including the cost of dog food and veterinarian bills



- Health and hospitalization insurance policy premiums
- Medicare premiums paid by the household

What expenses are **NOT** counted?

- You can only deduct medical bills that are actually paid by you. If insurance or another agency is paying the cost, you can't deduct that expense.
- You can only deduct medical expenses for someone who is elderly or disabled.
- You can't deduct the cost of medically prescribed marijuana.
- You can't deduct food even if you need a special diet due to a disability.

How are medical expenses counted?

For recurring expenses, the amount you pay each month will be deducted monthly. For one-time expenses, like a hospitalization or eyeglasses, you can decide if you want to deduct all of your expenses in one month, or if you want to average the expenses over your recertification period. Which way is better for you will depend on all of your expenses and income. You can ask your caseworker what the difference would be.

What if I disagree with a decision about medical expenses?

If you think that are eligible for a medical deduction and the SNAP agency doesn't agree, you can ask for a fair hearing.

How do I get a fair hearing?

- **Call the State Fair Hearings Hotline at 1-800-792-9773**
- **Put it in writing.** (If you go to the agency office to ask for a hearing, you should still put your request in writing, keep a copy for yourself, and get a receipt. That way, you will have proof that you asked for the hearing.)
- **Call the welfare office.** Speak with your SNAP caseworker or the Fair Hearing Liaison and tell them that you want a hearing. Make sure you get the name of the person you speak to, and write it down. Ask them to send you a letter confirming that you asked for the hearing.

How long do I have to ask for a fair hearing?

- If you want to stop the county welfare agency from changing your SNAP benefits while you wait for a hearing, you must ask for a hearing within 15 days of the day you get notice of a change in your case. Make sure that you say that you want your benefits to continue, when you ask for the hearing. (If you lose your appeal you will have to pay the extra benefits back. Usually, the SNAP office will recoup this out of future benefits you may receive each month until this is paid back.)
- For SNAP, you have 90 days from the date of the Division of Social Services' decision to ask for a "fair hearing."

GET HELP!

Apply online to the LSNJLAWSM Hotline at LSNJLAWHotline.org

Alternatively, you can call 1-888-LSNJ-LAW (1-888-576-5529)