

SNAP Medical Exemption Fact Sheet



Medical bills often represent significant costs for seniors and people with disabilities.

Adults age 60 and over and people with disabilities who qualify for SNAP may be entitled to a larger monthly benefit by deducting out-of-pocket medical expenses over \$35. By reporting these expenses in the SNAP application process, seniors can get even more help paying for food each month.

Examples of allowed medical deductions:

- Health insurance premiums, including Medicare
- Medical supplies and equipment such as eye glasses, dentures, hearing aids, and prosthetics
- Prescription drugs and over-the-counter medication
- Unreimbursed portion of hospitalization, outpatient treatment, community based treatment, or nursing home care
- Unpaid medical bills
- Reasonable cost of transportation and lodging for treatment
- Cost for a Personal Care Attendant, Home Health Aide, Certified Nursing Aide, Visiting Nurse, or other attendant or housekeeper who is necessary due to age or illness
- Spend-down expenses incurred by Medicaid recipients
- Cost of securing and maintaining a seeing eye, hearing, or service dog

Nutrition Outreach and Education Program (NOEP) Coordinators can answer your questions and offer free and confidential SNAP application assistance. Find a NOEP Coordinator near you by visiting [FoodHelpNY.org](https://www.FoodHelpNY.org)

SNAP Medical Expense Deduction Worksheet

Adults 60 and older and people with disabilities can deduct their monthly out-of-pocket medical costs over \$35. These medical costs can be submitted when someone is applying or at any time during the SNAP certification period.* Use this worksheet to determine a person's monthly medical costs. Some medical expenses, like the cost of prescriptions, may already be calculated as a monthly expense. Insert the monthly cost onto the worksheet. Larger lump sum medical bills should be divided by the number of months a household is certified to receive SNAP to calculate the monthly cost.

Example: Mary has a medical procedure which costs \$1,200. Mary divides the amount of the procedure by the number of months* she will be certified for SNAP: $1200 \div 24 = 50$. She adds a monthly cost of \$50.00 onto her medical expense worksheet.

The SNAP office will need documentation to verify each monthly expense deducted.

**Households where all adults are age 60 and over and/or disabled with no earned income will be certified to receive SNAP for 24 months with a 12 month check-in point.*

Medical and dental care, including psychotherapy and rehabilitation services	\$
Hospitalization or outpatient treatments, nursing care, and nursing home care	\$
Prescription drugs, over-the-counter medications approved by a licensed practitioner, costs of medical supplies, sickroom, or other prescribed equipment. Unfortunately, the costs of special diets are not allowed as a medical deduction.	\$
Health and hospital insurance policy premiums, including Medicare, Medicaid and private medical insurance premiums, co payments, and deductibility. This includes, but is not limited to, "spend down" expenses incurred by Medicaid recipients.	\$
Payments to maintain an attendant, home health aide, child care service, or housekeeper necessary due to age or illness (includes reasonable cost of food eaten in the home by caretaker).	\$
Costs of transportation and lodging to obtain medical treatment and services. Households that drive their own vehicle should use the IRS medical mileage rate. The SNAP office is encouraged to use the LDSS mileage reimbursement rate set for county employees, but only if it is higher than the IRS rate above.	\$
Medical supplies and equipment, including eyeglasses, dentures, hearing aids, and prosthetics	\$
Cost of securing & maintaining a seeing eye, hearing, or service dog (including food costs for dog)	\$
Unpaid medical bills	\$
Add all of the above	\$
Subtract \$35	-\$35.00
Monthly Medical Expense Deduction	\$