SNAP to It!
Improving SNAP Access for Older Adults and People with Disabilities

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National Center for Benefits Access
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NCOA is a nonprofit service and advocacy organization.

Our mission is to improve the lives of millions of older adults, especially those who are vulnerable and disadvantaged.
Agenda

- Senior SNAP challenges
- Aging Network Assets
- SNAP 101
- Why seniors are missing out on SNAP
- What you can do to improve access
- Examples of innovative projects
- Resources
- Q & A
The challenge: Senior hunger and low SNAP participation

- 4.8 million seniors at risk of hunger
- Food banks are seeing more seniors become repeat clients
- Only 1 in 3 eligible older adults participates in SNAP
- As SNAP enrollment rates have risen overall during the recession, senior rates have remained about the same
The challenge: Keeping up with an aging population

**Sources and Notes:**
NCOA analysis of the American Community Survey 2010, Public Use Microdata Files.
NCOA analysis of U.S. Census Bureau, Population Division, Interim State Population Projections, 2005, File 3. Interim State Projections of Population by Single Year of Age: July 1, 2004 to 2030. The numbers in each circle are a subset of the numbers in the larger circles. Circles are not at scale.
Aging Network assets

- Aging Network is a trusted source of information and assistance

- SNAP is a relatively new benefit to the Aging Network, though many organizations do work with SNAP

- Opportunities:
  - increase SNAP enrollment rates
  - help seniors maximize their benefits
  - tap into new sources of funding for outreach and enrollment
SNAP is a key benefit for health and economic security

Total Estimated Annual Value: $12,947

- LIHEAP: $319.00
- LIS: $4,000.00
- SSI: $6,000.00
- SNAP: $1,428.00
- MSP min.: $1,200.00

SNAP is a key benefit for health and economic security.
Each year, low-income older adults miss out on $20 billion in benefits that help pay for prescriptions, healthcare, food, and utilities. 86% of older adults currently receiving one federal benefit are also eligible for and not receiving at least one other federal benefit.
SNAP 101: Program structure

- Funded and regulated by the Food and Nutrition Service (FNS) of the United States Department of Agriculture (USDA)

- Administered at the state or county level

- With USDA waivers, states exercise flexibility in SNAP rules to simplify enrollment:
  - Extended recertification periods (24-36 months)
  - Eliminating resource test in eligibility determination
  - Waiving face-to-face interviews
  - Program name: SNAP, 3SquaresVT, CalFresh, etc.
SNAP 101: How SNAP is used

- 3 million seniors each month
- Average benefit of senior living alone = $119/month
- Benefits received on Electronic Benefits Transfer (EBT) card
- Many stores and farmers’ markets accept SNAP
- Every $1 in additional SNAP benefits generates over $1.73 in community spending
- Home-delivered meal and congregate dining participation does not affect eligibility or benefit amount
SNAP 101: Eligibility rules

- Eligibility based on the income of a household

- Households with elderly or disabled members have different income eligibility rules

- Some people are categorically eligible for SNAP if they get:
  - Supplemental Security Income (SSI)
  - Public or General Assistance from a state or local government
  - Temporary Assistance for Needy Families (TANF)

- “Categorically Eligible” – means people have proved they are eligible for another means tested program
  - Most still need to complete a SNAP application – check your state rules!
SNAP: Income test

- Households with an elderly person (60+) or a person who is disabled have to meet the net income test of 100% FPL
  - If they are receiving only SSI, General Assistance, or TANF – then they do not have to re-prove their income because it has already been verified
  - Your state may have different rules

- Net income means gross income minus allowable deductions

- Deductions from gross income establish eligibility and amount of benefits

- Many types of deductions allowed for elderly/disabled households!
SNAP 101: Allowable income deductions

- **Standard Deduction**

- **Medical Deductions – Elderly/Disabled households**
  - Subtract medical expenses over $35 per month if not paid by insurance or someone else
  - No cap on medical deductions

- **Housing Deductions**
  - Allowable costs include rent, mortgage payments, and taxes on the home
  - Utility costs may be accounted for in a “Standard Utility Allowance” (SUA)
SNAP 101: Resource test

- 24 states and D.C. have *no* resource limit for households with elderly or disabled members

- Many states use an increased resource limit or apply the resource test only if *gross* household income is above 200% of FPL

- Other states follow the federal limit - $3,250 in countable resources

- What’s not counted as a resource?
  - Home applicant lives in
  - Check with your state for additional exclusions
SNAP 101: How to apply

- Can start application with just name, address, and signature – but must complete in order to determine eligibility and benefit
- Submit online, or by mail, fax, email, or in person
- Submit verification documents and have an interview, where required
- State SNAP agency must decide on eligibility within 30 days
- EBT card issued by mail or in person (may require PIN)
- Emergency SNAP: 7-day processing for households with little or no income or assets that can be used to buy food
Why are seniors missing out?

- Stigma of “welfare” programs
- Less likely to be aware of their eligibility, or how to apply
- Believe they are only eligible for minimum benefit of $16
- Complicated application process
- Transportation
Enrolled in Medicare Part D Low-Income Subsidy

Likely eligible for but not receiving:

SNAP: $1,428
LIHEAP: $319
MSP: $1,200 (min.)

MISSING: $2,947
What works: Effective messaging to engage older adults

- SNAP is something that all “savvy seniors” get when they’re eligible
  - “Why wouldn’t you take advantage of this great program? Have you really been missing out on this until now?”
  - “You’ve paid into this through all these years, so why not use it? If you paid car insurance, wouldn’t you use it when you go to the mechanic?”

- Refer to SNAP as the “food assistance” benefit, like prescription drug assistance benefits.

- SNAP is now a debit card, so no one in the store can tell you have it.

- If you’re using a multi-program application for Medicaid or MSPs, you’ve already done a lot of the work to apply for SNAP
What works: Effective messaging for the $16 benefit

- Visual demonstration of $16 worth of groceries.

- Add the SNAP benefit up for a year – $192 extra to spend on food sounds more substantial and could be spent on a special holiday meal.

- “Would you throw away a $16 coupon that you got in the mail?”

- “SNAP can free up more money to afford your medications or other expenses.”

- Some states have Double Dollars programs to give people twice the value for their SNAP dollars at farmers markets.
What works: Streamlining the application process

- Screen clients for all benefits and help them complete applications if they appear eligible
  - Or partner with an organization that can provide these services
- Provide checklists of required documents, interview dates, etc.
- Assist in collecting and submitting verification documents
- Ensure that clients know how to use EBT cards
- Follow up for recertification
- Build relationships with offices for troubleshooting and tracking applications
How states can streamline application processes for seniors

- Waive face-to-face interviews
- Eliminate finger-imaging (NYC* and AZ only)
- Extend certification periods to 24 or 36 months
- Simplify eligibility through broad-based categorical eligibility
- Shorter application forms, or multi-application online tools
- “Community Partner” log-in functionality in online application systems
- Standard medical deduction demo waiver

**Example:** Alabama Elderly Simplified Application Project (AESAP)
- 2-page application (front/back)
- 36-month certification
- No face-to-face interview unless requested by the household
- Household self-declares eligibility information, unless questionable
- Applications routed to central state-level office, rather than county offices
Seniors and Adults with Disabilities are Missing Out on Medical Deductions

- About **14%** of seniors take the medical deduction, but **55%** of SNAP-eligible seniors would qualify.
- Deductions increase SNAP benefit amount by reducing net income.
- Even individuals with Medicare subsidies have unreimbursed out-of-pocket costs in excess of $35 that would be eligible, including:
  - Medical and dental care, prescription drugs, health policy premiums
  - Costs of dentures, hearing aids, prosthetics
  - Some 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 = 55.5¢/mile in FY ’12)
  - Attendant, home health aide, homemaker, or child care services
New Funds for the Aging Network– State SNAP Outreach Plans

- Most states have formal SNAP outreach plans
  - Describes planned outreach activities and budgeted costs
  - May include community organizations doing outreach to specific populations or geographic areas
  - Must be approved by USDA in order to leverage funds

- USDA reimburses 50% of qualified expenses from non-federal source

- How it works:
  - Submit proposal to state agency
  - Enter into formal MOU with state agency
  - Monthly/quarterly reporting to state for reimbursement
  - State establishes due date for proposals (check with SNAP agency)
  - Federal due date for State Outreach Plans is August 15, 2012 (FY13)
## State SNAP Outreach Plan - Allowable Activities

<table>
<thead>
<tr>
<th>Allowable Activity</th>
<th>Example</th>
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<tbody>
<tr>
<td>Eligibility pre-screening</td>
<td>Use of a paper or electronic tool to inform potential applicants they may be eligible and potentially, how much they could receive.</td>
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<tr>
<td>Application assistance</td>
<td>Assistance completing the application, including delivery of the application to the local SNAP office.</td>
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<tr>
<td>Assistance obtaining application verification documents</td>
<td>Informing potential clients which documents may be needed and making copies of verification documents.</td>
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<tr>
<td>Information dissemination in locations where low income</td>
<td>Distribution of information at the employers of low wage workers.</td>
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<tr>
<td>people gather</td>
<td></td>
</tr>
<tr>
<td>Outreach exhibit or booth at community event</td>
<td>Set up and staffing of outreach booth at the annual community fair.</td>
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<tr>
<td>Conducting outreach workshops with community organizations</td>
<td>SNAP outreach fair at a senior center.</td>
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<td>at their locations</td>
<td></td>
</tr>
<tr>
<td>Placement of advertisements on radio, television, print or</td>
<td>Purchase time for SNAP advertisements on the local radio station.</td>
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<tr>
<td>electronic media</td>
<td></td>
</tr>
<tr>
<td>Production and distribution of public service announcements</td>
<td>Distribute USDA produced television PSA to local cable company for airing as a public service.</td>
</tr>
<tr>
<td>(PSA) to radio, television, print or electronic media</td>
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Goal: Increase older adult SNAP participation in Delaware

Elements:
- Add SNAP messaging to Aging Network outreach and assistance
- Share BenefitsCheckUp screening data with SNAP agency to automatically start a SNAP application
- Community groups become formal partners in state SNAP outreach plan

Partners:
- USDA Food and Nutrition Service, Administration on Aging, NCOA, AARP Foundation, DE state agencies on Aging and Human Services
- Senior centers, food banks, senior nutrition programs, retired volunteers, Medicare counseling projects, other service providers
Isabella Geriatric Center, New York City

- Partnering with GrowNYC, the local farmers market organization
- Bringing farmers markets to senior centers
- Leading sessions about healthier eating through buying more fresh fruits and vegetables
- Presenting SNAP as a way to increase your budget for fresh food
- Screening interested clients for SNAP and other benefits, since eligibility criteria are similar
- Assisting individuals with applying for SNAP and other benefits
Resources

- **National Center for Benefits Outreach and Enrollment**
  - SNAP 101 webinar available next week in Resource Library
  - Promising practices, issue briefs, webinars: [www.centerforbenefits.org](http://www.centerforbenefits.org)

- **BenefitsCheckUp®**
  - Comprehensive Screening Tool: [www.benefitscheckup.org](http://www.benefitscheckup.org)
  - SNAP Map: [https://www.benefitscheckup.org/cf/snap.cfm](https://www.benefitscheckup.org/cf/snap.cfm)
Resources, cont’d

- **USDA Food and Nutrition Service Resources**
Questions?

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www.centerforbenefits.org
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