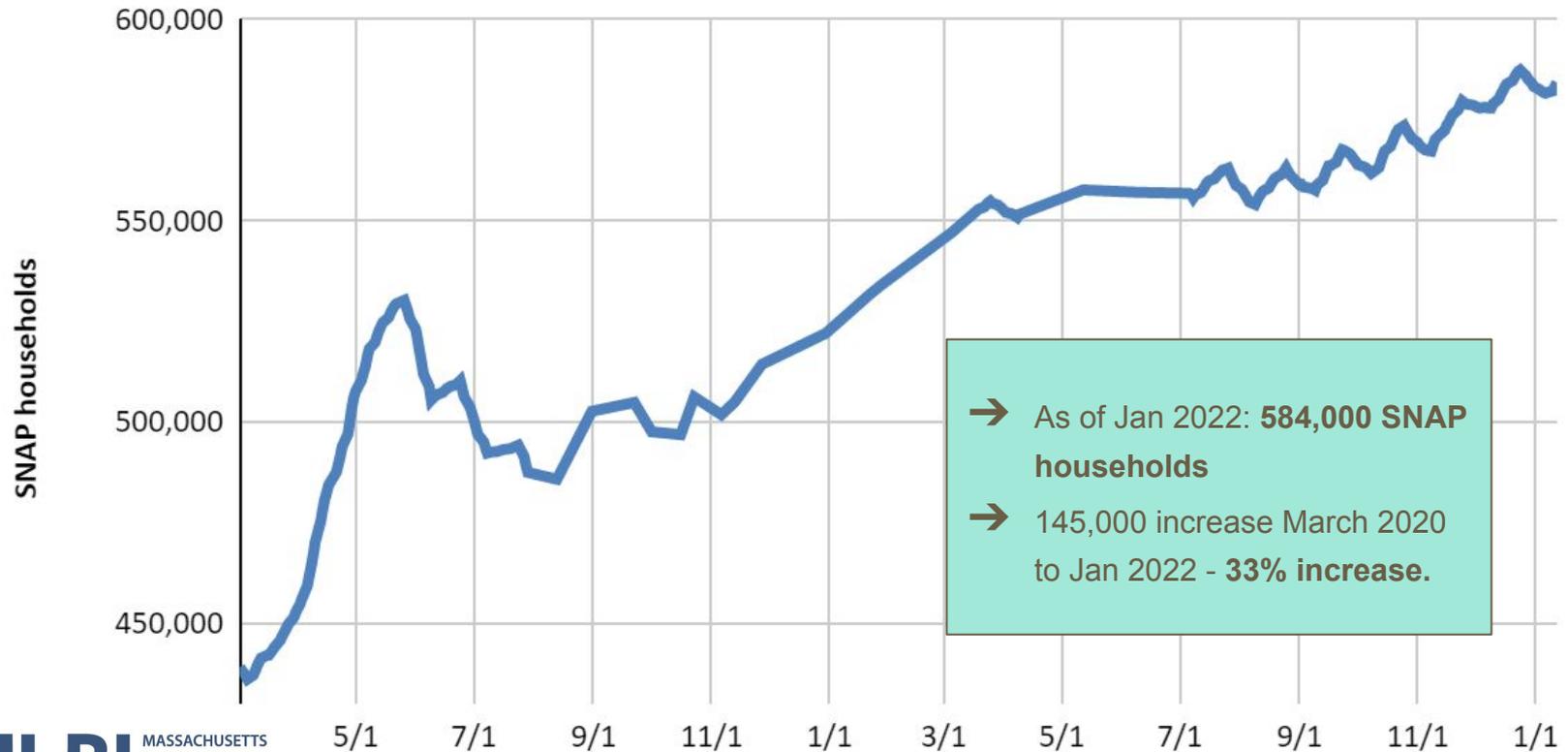

Maximizing SNAP benefits during COVID



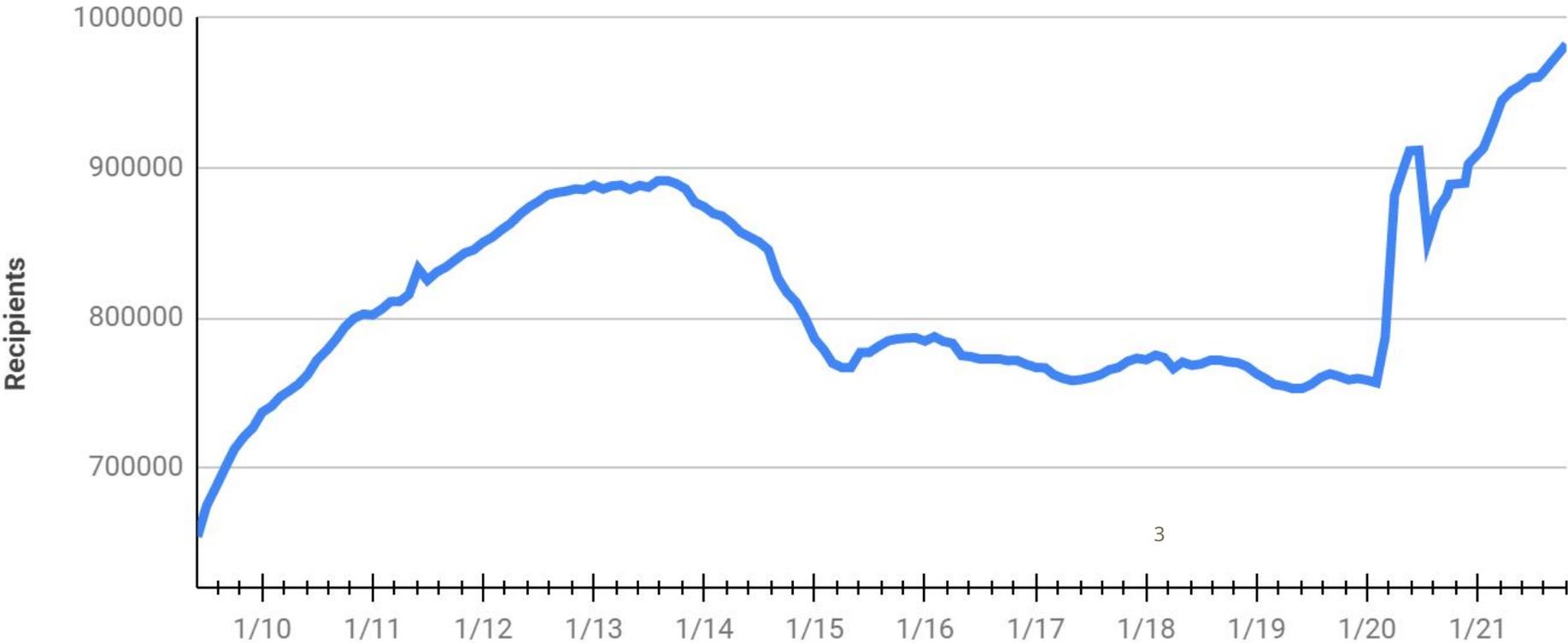
Pat Baker pbaker@mlri.org

June 23, 2022

Massachusetts SNAP households: Change during COVID-19



SNAP Recipients in Massachusetts: 2009 - 2021



3

	Before the federal Public Health Emergency (PHE) Declaration	Currently - during PHE in Massachusetts
SNAP Benefit Amounts	SNAP amount based on net income & deductions, up to a maximum amount.	Emergency Allotments: Increases all to maximum, plus \$95 boost for lowest income.
Pandemic EBT (to replace school meals)	Not available pre-pandemic. Students got free or reduced-price meals at school or daycare, no benefits if missed meals.	Most K-12 students + many children ages 0-5 eligible for free/RP meals got P-EBT from Oct 2020 through June 2022. Some children get summer P-EBT as well.
Time Limit/Work Rule (certain 18-49 year olds)	3 months of SNAP unless person “exempt” or meeting work rules.	Both the 3 month time limit and work rules suspended nationwide.
College Students	SNAP eligible if student receives MassGrant, work study, attends community college, parenting, working 20 hrs/week <u>or</u> meets other exemptions.	Expanded to include students with \$0 EFC (expected family contribution) or eligible for work study even if no job.
SNAP application interview	Required application and renewal interview (by phone or in person).	No interview unless missing mandatory proofs.
Reevaluation paperwork	Interim Reports (every 6 months) and recertification (every 12 or 36 months).	No Interim Report , some Recertification deadlines postponed.

When will the Emergency Allotments (EAs) end?

- MA will lose about **\$90 M/month** in federal nutrition dollars:
 - Approx. 40% of the caseload will lose \$95 a month - households at the max SNAP grant because they are very low income.
 - Approx. 60% of the caseload will lose more than \$95 a month - because their regular SNAP is less than the max SNAP benefit.
- The extra EAs are provided as long as both state & federal emergency declarations in effect.
- To conform the “regular” SNAP amount, use DTACConnect, the DTA Assistance Line or the most recent SNAP approval notice.

How to help households maximize regular SNAP:

Confirm countable income & maximize allowable deductions

SNAP Gross income Limit - 200% FPL

Household Size	Maximum gross monthly income (as of Jan 2022)
1	\$2,265
2	\$3,052
3	\$3,839
4	\$4,625
5	\$5,412
6	\$6,199
7	\$6,985
8	\$7,772
Each additional member	Add approximately \$787

“SNAP Checkup” for non-countable income

Make sure income being counted for SNAP is actually countable.

Common examples of **non-countable** income:

- Federal financial aid (loans, grants, work study)
- State, private & local financial aid earmarked educational expenses
- Cash gifts from non-legally responsible persons, for a specific living expense.
- Pre-tax business-related costs for self-employment earnings
- Senior and veterans property tax “work off”
- Fuel assistance, housing subsidies and other non-countable income sources too!

“SNAP Checkup” for self-employed households

Special rules for self-employed, gig work, independent contractors:

SNAP counts pre-tax NET income after business expenses - such as:

- Costs of equipment used and raw materials (land, property)
- Costs of cars/trucks or other vehicles including:
 - leasing fees or purchase costs,
 - insurance, excise taxes,
 - mileage and parking
- Fees for doing gig work including cost of using the app, phone/data costs, home office, computers etc

“SNAP Checkup” to maximize SNAP with deductions

Be sure the household claims **ALL allowable deductions** if not getting the maximum amount of regular SNAP:

- **Child support deduction** if household pays support to child outside the household (legally owed child support). Proofs required.
- **Child care or adult day-care costs.** Can be self-declared
- **Shelter costs** - rent or homeownership costs, and utilities. Can be self-declared
- **Medical expenses** for any household members age 60+ or getting a disability-based benefit, these are unreimbursed health care costs.

Critical to tell DTA expenses. It can help boost “regular” SNAP now, and minimize the loss of SNAP when Emergency Allotments end.

Child or Adult Dependent Care Costs

Dependent care costs should be claimed:

- If needed for a household member to work, attend school or to look for work
- Includes costs of attending YMCAs, summer day camps, after-school programs
- Includes cost of transportation to/from (if driving, at federal mileage rate (currently 58.5 cents/mile))

- Costs the household owes count -even if behind on paying
- Can be self-declared (proof not needed unless questionable)

Medical Expense Deduction

- Household members who are 60+ or getting a disability based benefit (eg. SSI, SSDI, etc)
- Must have unreimbursed medical costs that exceed \$35/month. Costs *incurred* count even if behind on paying!
- **Only 15-18 %** of elder/disabled SNAP households claim medicals.



Common types of Medical Costs

- ❑ Medicare Part D
- ❑ Private health insurance premiums and co-pays
- ❑ Over-the-counter health care
 - ❑ pharmacy and “medicine chest” items
 - ❑ Vitamins, herbal remedies
 - ❑ hearing aids, batteries, eye glasses
- ❑ Outstanding one-time bills
- ❑ Dental care including dentures, adhesives
- ❑ YMCA or gym membership fees
- ❑ Durable medical equipment, PT, OT
- ❑ Travel to MD, therapists, pharmacies
 - ❑ T-pass, bus, taxi/Uber, etc - or car mileage (58.5 cents/mile)
 - ❑ Mileage can be self-declared verbally or in writing



Are proofs required for health care costs?

Currently YES - but self-declarations coming soon! (self-dec for healthcare expenses under \$190/mo).

Examples of proofs DTA asks for:

- ❑ Unpaid bills or paid receipts
- ❑ Insurance bills with premiums amounts due
- ❑ Pharmacy print out of co-pays
- ❑ Receipts that show cost of OTC drugs, vitamins
- ❑ Public/subsidized housing “rent calculation worksheets.” See MLRI handbook: [Masslegalservices.org/HousingSNAPguide](https://www.masslegalservices.org/HousingSNAPguide)
- ❑ Travel by car (mileage, 58.5 cents/mile) - can be self-declared.

SNAP Pandemic Boosts

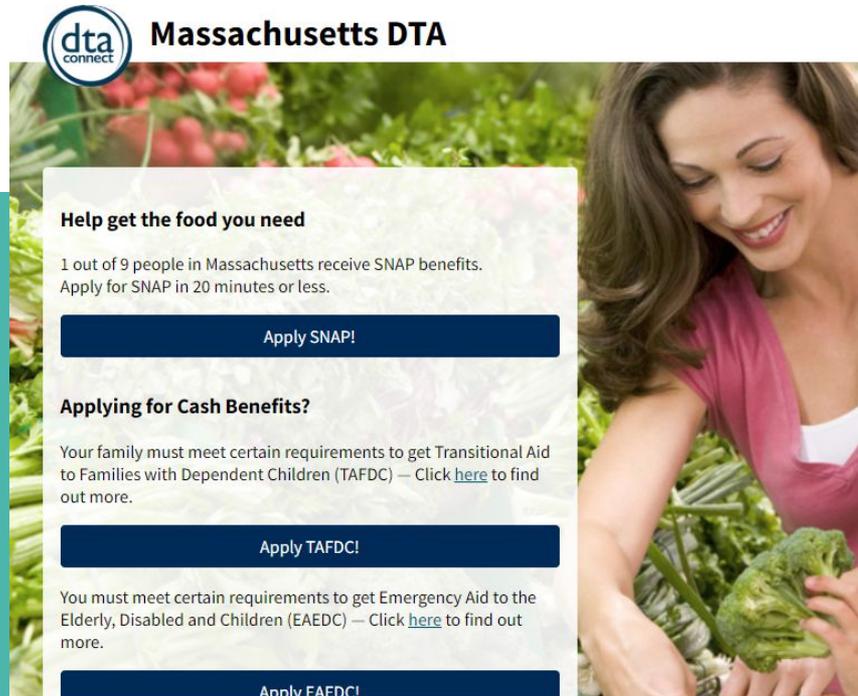
- Regular SNAP issued the 1-14th of the month depending on SSN.
- All households get extra (“Emergency Allotment”) on 2nd business day of the month.
 - At least \$95 as long as federal & state public health emergency declarations in place.
 - About ½ the caseload gets more than \$95.

Household Size	Max. Regular SNAP (as of 10/1/21)	Total SNAP with \$95 plus up - <i>only for households with regular SNAP at the max.</i>
1	\$250	\$345
2	\$459	\$554
3	\$658	\$753
4	\$835	\$930
5	\$992	\$1,087
6	\$1,190	\$1,285
7	\$1,316	\$1,411
8	\$1,504	\$1,599

How DTA tells households their SNAP benefit amounts

- **Regular SNAP** – households are mailed approval/update notices, households can also see their regular amount on DTA Connect.
- **Emergency Allotment boost** - DTA sends monthly texts/email
 - Balance on EBT card reflects **total** SNAP.
 - Household can see the EBT deposit history on **DTAConnect.com** account (NOT on the app)
 - Household can **update** their phone number and email on DTAConnect.com or on the DTA Connect app

How to apply for SNAP - DTA Connect



 **Massachusetts DTA**

Help get the food you need

1 out of 9 people in Massachusetts receive SNAP benefits.
Apply for SNAP in 20 minutes or less.

[Apply SNAP!](#)

Applying for Cash Benefits?

Your family must meet certain requirements to get Transitional Aid to Families with Dependent Children (TAFDC) — Click [here](#) to find out more.

[Apply TAFDC!](#)

You must meet certain requirements to get Emergency Aid to the Elderly, Disabled and Children (EAEDC) — Click [here](#) to find out more.

[Apply EAEDC!](#)

The background of the screenshot shows a woman in a pink shirt smiling while holding a basket of fresh vegetables, including broccoli and tomatoes, in a grocery store setting.

Applying for DTA Benefits

SNAP only

- ❑ **Online or smartphone** through DTACConnect.com
- ❑ **By mail/fax** (paper apps Mass.gov/SNAP)
- ❑ **By phone** via DTA Assistance Line: Call: 877 382-2363 (press #7)
- ❑ **By phone** through DTA Outreach Partner. List: [Mass.gov/SNAP](https://www.mass.gov/SNAP).
- ❑ **In person** at local DTA office
- ❑ Via **checkbox** on MassHealth or Medicare Savings Plan applications!!

TAFDC or EAEDC cash benefits

- ❑ DTACConnect.com (online or smartphone). Also counts as SNAP application.
- ❑ Call [local DTA office](#) and leave a message
- ❑ In person at a DTA office
- ❑ All cash applications = a SNAP application!

Calculators for SNAP math



- MLRI's Online SNAP Calculator:
[Masslegalservices.org/content/online-snap-calculator](https://www.masslegalservices.org/content/online-snap-calculator)
- MLRI Excel calculator and paper worksheet:
[Masslegalservices.org/SNAPCalculator](https://www.masslegalservices.org/SNAPCalculator)

QUESTIONS?

