

# SNAP and Older Adults



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# NCOA - National Council on Aging

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.



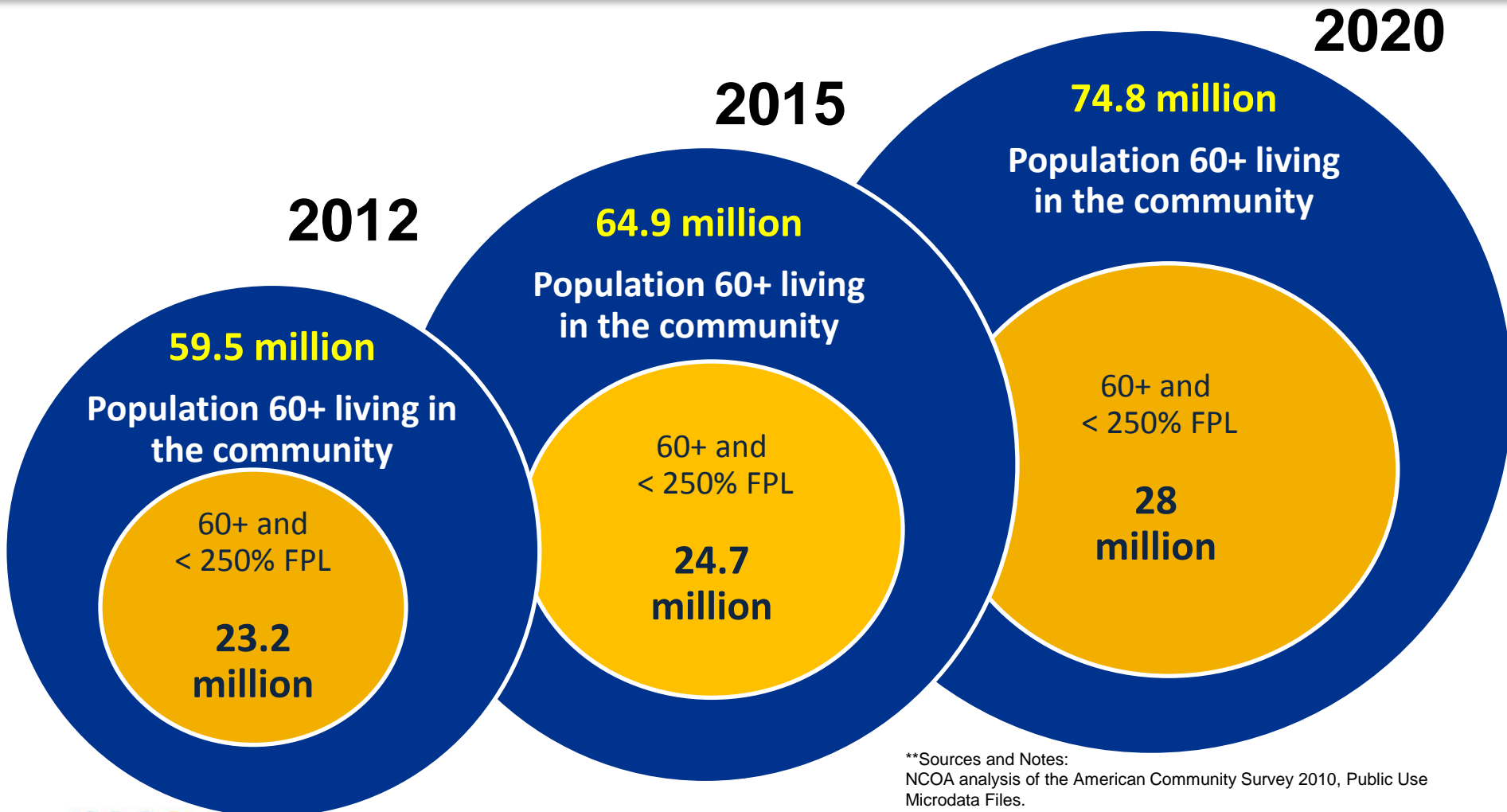
# Agenda

- Senior SNAP challenges
- Aging Network Assets
- SNAP 101
- Why seniors are missing out on SNAP
- What Aging Network service providers and states can do to improve access
- Examples of innovative projects
- Resources
- Q & A

# The challenge: Senior hunger and low SNAP participation

- About 5 million seniors will experience hunger this year
- Food banks are seeing more seniors become repeat clients
- Only 1 in 3 eligible older adults participates in SNAP, the lowest rate among all demographic groups – 65% are missing out
- Even as SNAP enrollment rates have risen to record levels among all eligible households during the recession, senior rates have remained low

# The challenge: Keeping up with an aging population



\*\*Sources and Notes:

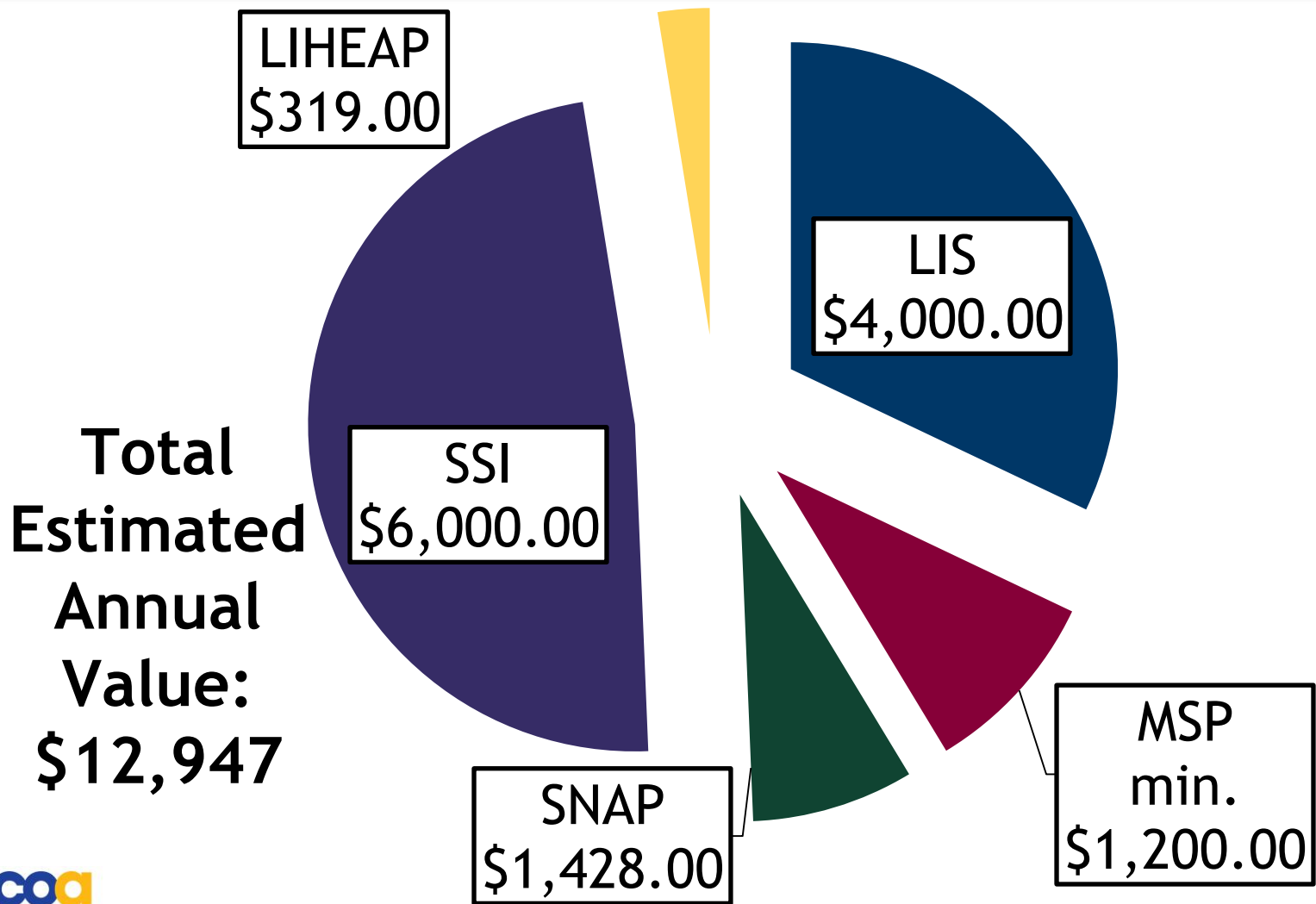
NCOA analysis of the American Community Survey 2010, Public Use Microdata Files.

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. 5

# Aging Network assets

- Aging Network is a trusted source of information and assistance among seniors, and has long experience in reaching out to seniors and helping the enroll in benefits
  - Information & Referral providers, Area Agencies on Aging (AAAs), State Health Insurance Assistance Programs (SHIPs), and Aging and Disability Resource Centers (ADRCs), etc.
- SNAP is a relatively new benefit to the Aging Network, though many organizations do work with SNAP
- Opportunity to significantly increase SNAP enrollment rates, help seniors maximize their benefits, and tap into new sources of funding for outreach and enrollment activities

- SNAP is a key benefit for health and economic security



# Older adults missing out on benefits

Each year, low-income older adults miss out on

**\$20 billion**

in benefits that help paying 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



# SNAP 101: Program structure

- SNAP is funded and regulated by the Food and Nutrition Service (FNS) of the United States Department of Agriculture (USDA)
- Program is administered and adjudicated at the state level, e.g., Department of Public Welfare (some states at county level)
- State programs follow broad federal rules
- By applying for waivers from USDA, states can exercise flexibility in their SNAP rules to simplify enrollment, for example:
  - Program name: SNAP, Food Supplement Program (MD), 3SquaresVT, CalFresh
  - Extended recertification periods (24-36 months)
  - Eliminating resource test in eligibility determination
  - Waiving face-to-face interviews

# SNAP 101: How SNAP is used



- SNAP helps 3 million seniors each month afford food
- Average SNAP benefit of older adult living alone is \$119/month
- Benefits loaded onto an Electronic Benefits Transfer (EBT) card, which looks like a debit card (paper “food stamps” are no longer used)
- 217,000 participating stores nationwide
- Many farmers’ markets accept SNAP
- Every \$1 in additional SNAP benefits generates over \$1.73 in community spending
- Participation in home-delivered meal and congregate dining programs does not affect SNAP eligibility or benefit amount

# SNAP 101: Eligibility rules

- Eligibility for SNAP is based on the income of a **household** .
- Households with elderly or disabled members have different income eligibility rules than other households.
- Some people are categorically eligible for SNAP because they get:
  - Supplemental Security Income (SSI)
  - Public or General Assistance from a state or local government
  - Temporary Assistance for Needy Families (TANF)
- “Categorically Eligible” for SNAP – means people have proved they are eligible for another means tested program
  - However, most still need to complete a SNAP application even if they are excused from proving certain components of eligibility – check your state rules!

# SNAP: Income test



- Unless your state has different rules, 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
  
- Net income means gross income *minus* allowable deductions
  - Net income is very important because the deductions from gross income to net income establish both eligibility and amount of benefits
  - There are many types of deductions allowed for elderly/disabled households

# SNAP 101: Allowable income deductions

- Deductions determine the amount of the SNAP benefit
- **Standard Deduction**
- **Medical Deductions**
  - For elderly or disabled members, subtract medical expenses that are more than \$35 for the month if they are not paid by insurance or someone else
  - No cap on medical deductions
- **Housing Deductions**
  - Allowable costs include rent or mortgage payments and taxes on the home
  - Utility costs may be accounted for in a “Standard Utility Allowance” (SUA)

# SNAP 101: Resource test

- What's the SNAP resource limit?
  - As of January 2012, 25 states and D.C. have no resource limit for households with elderly or disabled members
  - Many states either use an increased resource limit or apply the resource test only if older adult gross household income is above 200% of FPL
  - Other states follow the federal limit - if at least one person is over age 60 or is disabled, household may have at least \$3,250 in countable resources (e.g., checking/saving account, stocks)
  
- What's not counted as a resource?
  - Home applicant lives in
  - Check with your state for additional exclusions

# SNAP 101: How to apply

- Application can be started with name, address, and signature, but must be completed in order to determine eligibility and benefit
- Some states have online applications, others require submission via mail, fax, email, or in person
- Applicants may need to submit verification documents and have an in-person interview, unless waived
- The 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



# What works: Identifying SNAP-eligible older adults

- Older adults likely eligible for SNAP are more likely to:
    - Live in a 1-person household
    - Live below 100% FPL
    - Be enrolled in Medicaid and/or SSI
  
  - 44% of SSI participants...
  - 40% of LIS participants...
  - 46% of MSP participants...
  - 51% of LIHEAP participants...
  - 56% of HUD public housing residents...
  - 38% of veterans benefit recipients...
- ... Are likely eligible for and missing out on SNAP**

**Enrolled in LIS**

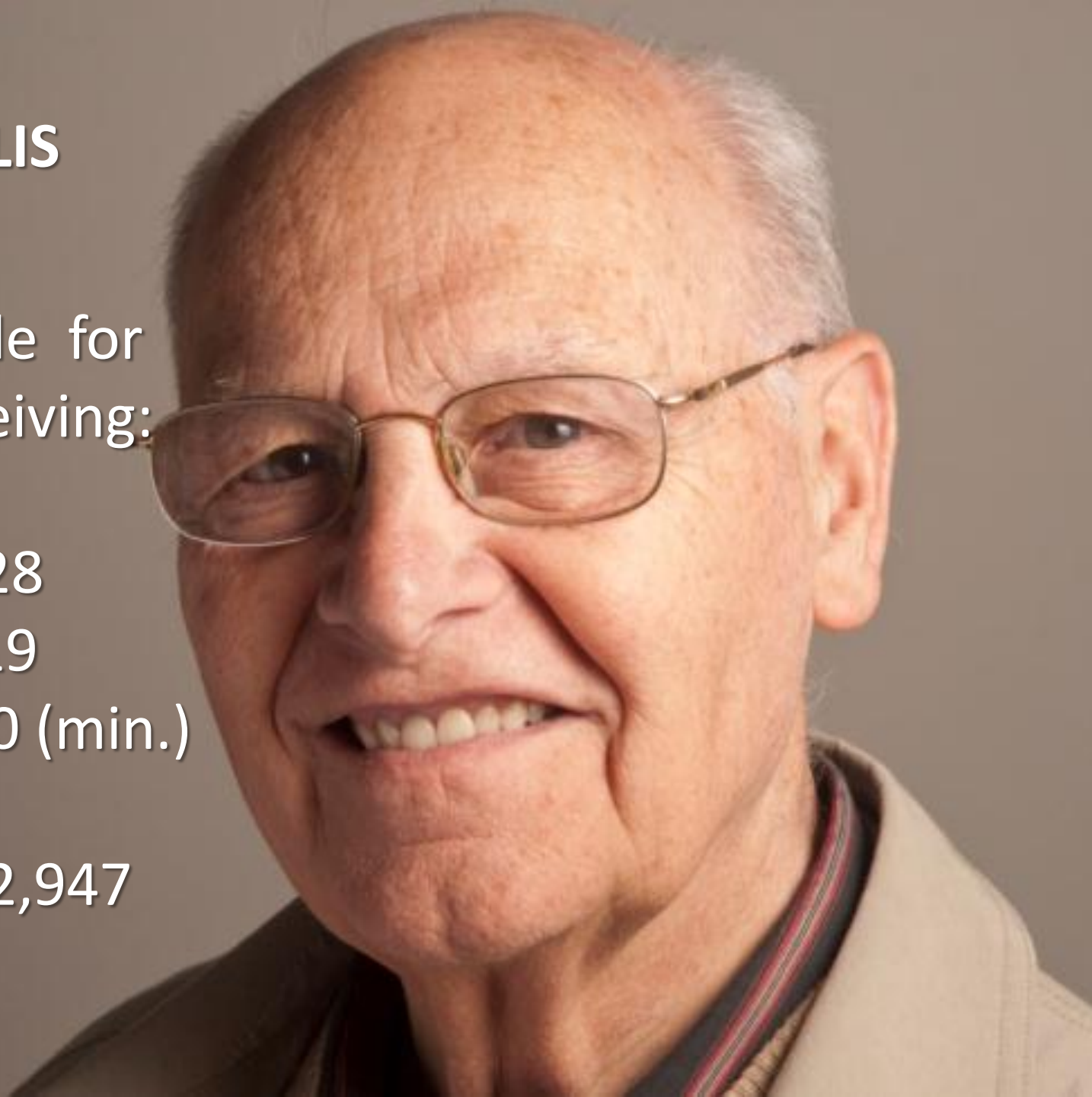
Likely eligible for  
but not receiving:

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.”
- Look for opportunities to leverage SNAP, e.g., some states have Double Dollars programs to give people twice the value for their SNAP dollars at farmers markets.



\$21 worth of groceries

Washington, DC (March 2012)

# What works: Streamlining the application process

- Screen clients for all benefits, including SNAP, and help them complete applications if they appear eligible (or partner with an organization that can provide these services)
  - BenefitsCheckUp website has a screening tool, and a SNAP resource center with downloadable forms and links to online applications
- Provide checklists of required documents, interview reminders, etc.
- Assist clients in collecting and submitting verification documents
- Ensure that clients know how to use EBT cards
- Follow up for recertification
- Build relationships with county and/or state offices to aid in troubleshooting and tracking of client 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 (ESAP)**
  - 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 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 seniors with LIS and MSP 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
  - Vet bills, food, and other 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 FNS in order to leverage funds
- Partners are reimbursed by USDA for **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

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

# USDA/AoA Older Adult SNAP Pilot Project - Delaware

- **Goal:** Increase older adult participation in SNAP in Delaware
- **Elements:**
  - Leverage existing Aging Network outreach and programs for seniors and add SNAP messaging (e.g., myth-busting)
  - Streamline application process through data-sharing from BenefitsCheckUp to state SNAP agency to trigger SNAP application
  - Aging Network organizations follow-up with clients to ensure completion
  - Community groups and AARP Foundation become formal partners in state SNAP outreach plan (AARP leveraging tech build funds)
- **Partners:**
  - USDA Food and Nutrition Service, Administration on Aging, NCOA, AARP Foundation, DE state agencies on Aging and Human Services
  - Senior centers, senior nutrition programs, retired volunteers, Medicare counseling projects, other service providers for older adults

# NCOA - SNAP as a Gateway Innovation Grant

## 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
- SNAP Resource Guide: <http://www.ncoa.org/assets/files/pdf/center-for-benefits/SNAP-details.pdf>
- 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>

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*I really just need help with...*

**Paying for Medicine**

**Medicare Rx Extra Help**  
If you have Medicare and limited income and resources, you may be able to get extra help paying for your prescriptions.

**GET HELP NOW >**

**Find Help Paying for Prescriptions**  
Find programs that save money on medications and other health care costs.

Enter Your 5 Digit Zip Code **GO >**

**Paying for Food**

**Food Programs in Your State**  
Get the food you need to stay healthy. Find program information, application forms and links to other resources in your state.

Select Your State **GO >**

**Find Help Paying for Food**  
Find food and nutrition programs that can help save you money.

Enter Your 5 Digit Zip Code **GO >**

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# Resources, cont'd

- **USDA Food and Nutrition Service Resources**
  - SNAP outreach Toolkits, materials, PSAs, Promising Practices: [www.fns.usda.gov/snap/outreach/default.htm](http://www.fns.usda.gov/snap/outreach/default.htm)
  - SNAP Outreach Plan Guidance and Templates: <http://www.fns.usda.gov/snap/outreach/guidance/stateplan.htm>
  - SNAP State Options Report (state flexibility options): [http://www.fns.usda.gov/snap/rules/Memo/Support/State\\_Options/9-State\\_Options.pdf](http://www.fns.usda.gov/snap/rules/Memo/Support/State_Options/9-State_Options.pdf)
  - Broad-Based Categorical Eligibility, by State (as of Jan. 3, 2012): <http://www.fns.usda.gov/snap/rules/Memo/BBCE.pdf>
  - Farmers' Market Search and Mapping Tool: <http://search.ams.usda.gov/farmersmarkets/>
  - SNAP Household Characteristics Report, FY 2010: <http://www.fns.usda.gov/ora/menu/published/snap/FILES/Participation/2010Characteristics.pdf>
  - *State Trends in Supplemental Nutrition Assistance Program Eligibility and Participation Among Elderly Individuals* (2010): [http://www.mathematica-mpr.com/publications/PDFs/nutrition/SNAP\\_elderly.pdf](http://www.mathematica-mpr.com/publications/PDFs/nutrition/SNAP_elderly.pdf)

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