



Partnering to Increase SNAP Enrollment

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Agenda

- Understanding Food Insecurity in America
- SNAP Overview
- Examples of Successful Partnerships
- What You Can Do To Help
- Questions

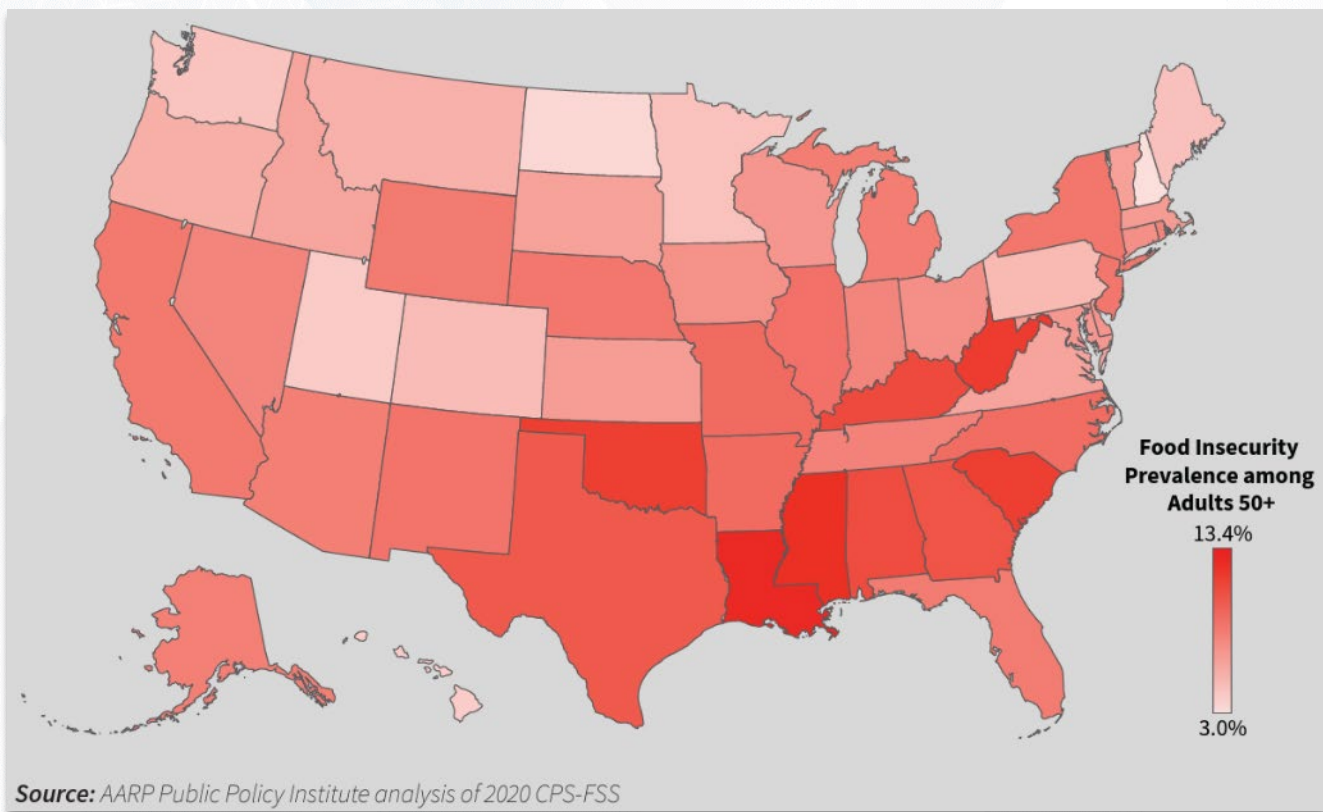
Understanding Food Insecurity in America



Prevalence of Food Insecurity

- In 2020 5.2 million older adults were food insecure in the US
 - Represents 8% of adults 60+
- Only 48% of older adults who qualify are enrolled SNAP
 - Approximately 5.3 million adults 60+ are enrolled
- Older adults are more likely to be food insecure if they:
 - Have a disability: Older adults with disabilities are more than 2.5 times as likely to be food insecure as their peers.
 - Live in the South or West
 - Are aged 60-69

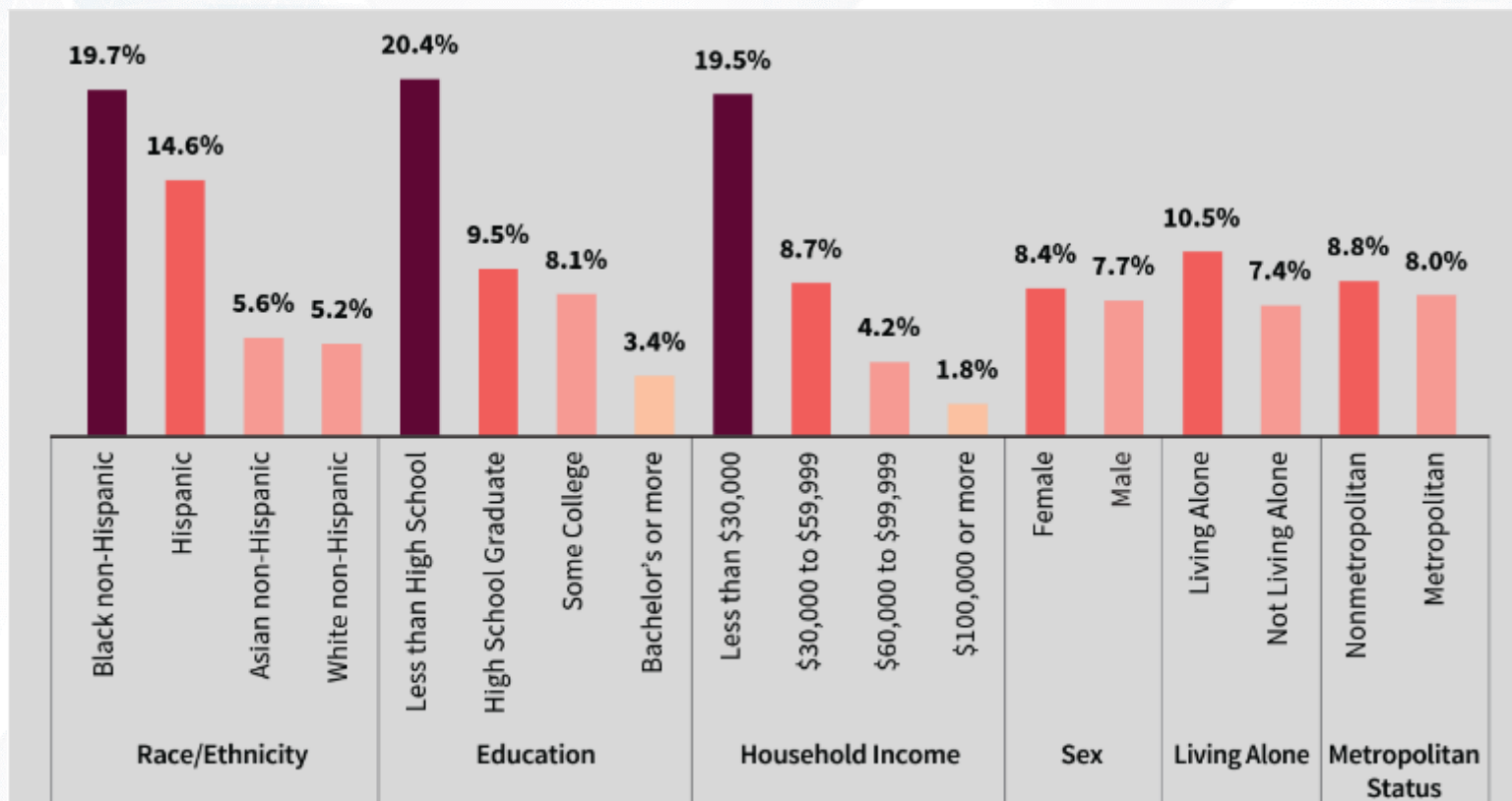
Food Insecurity Prevalence Varies By State



States with Highest rates of senior food insecurity:

- Alabama
- Georgia
- Kentucky
- Louisiana
- Mississippi
- New Mexico
- South Carolina
- Texas
- DC
- West Virginia

Food Insecurity Prevalence Varies Widely by Demographic



Note on data limitations: Other racial/ethnic categories not included due to insufficient sample size. Currently, CPS measures sex as a binary variable and does not ask about gender identity, which excludes nonbinary people.

Source: AARP Public Policy Institute analysis of 2020 Current Population Survey Food Security Supplement (CPS-FSS)

Myths Impacting SNAP Enrollment

SNAP is only for families with children.

SNAP is for everyone.

SNAP benefit is only \$23/month.

The average SNAP benefit for a senior living alone is \$105/month.

Applying for SNAP will take benefits away from others.

Everyone who is eligible for SNAP and enrolls will receive help.

Not many stores accept SNAP.

There are approximately 248,000 participating food retailers nationwide.

SNAP Overview



What is SNAP?

- Administered at federal level by USDA Food & Nutrition Service
- States set own eligibility guidelines and make determinations, following broad federal rules
- SNAP helps those who qualify afford food
- Anyone who qualifies for SNAP can get the benefit
- Benefit is loaded monthly onto a debit card to buy food
- SNAP benefits can be used at any approved store & farmers market/farm stand
- Some states use different names for their program (e.g., "3SquaresVT" in VT, "CalFresh" in CA)



Eligibility Rules: Household Level

Eligibility for SNAP is based on the income of a household

Who is in a “household”?

- Generally, everyone who lives together and purchases and prepares meals together is considered a household for purposes of SNAP
- However, those who are aged 60+ and are unable to purchase and prepare meals separately (e.g., because of a permanent disability) may be considered a separate household - only if the others they live with do not have very much income (no more than 165% of the Federal Poverty Level)

Eligibility Rules: Elderly/Disabled

Households with elderly or disabled members have different income eligibility rules than other households

Who is considered elderly?

- Those age 60 years or older

Who is disabled?

- Generally, those who receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits





Eligibility Rules: Who Needs to Apply

Some people are “Categorically Eligible” for SNAP - they have proven they are eligible for another means tested program:

- Supplemental Security Income (SSI)
- Public or General Assistance from a state or local government
- Temporary Assistance for Needy Families (TANF)

However, most still need to complete a SNAP application even if they are excused from proving certain components of eligibility - check your state rules!

All other households need to prove they qualify under applicable SNAP income and resource tests

Eligibility Rules: Income Test

Households with an elderly person (60+) or a person who is disabled have to meet the net income test

- Unless they are receiving only SSI, General Assistance, or TANF - then they do not have to re-prove their income
- Net income means gross income minus allowable deductions
- Net income is very important because it helps establish both eligibility and amount of benefits
- There are many types of deductions allowed for elderly/disabled households (see next slide)

Seniors and people living with disabilities must have net income at or below 100% FPL

FNS applies FPLs on fiscal, not calendar, year (Oct-Sept)

Allowable Income Deductions

Deductions determine the amount of the SNAP benefit

Standard Deduction:

- Subtract \$193 for households with 1-4 members; higher in AK and HI and for larger households

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:

- Subtract excess shelter costs that are more than half of the household's income after the other deductions (again, no cap!)
- Allowable costs include rent or mortgage payments and taxes on the home
- Utility costs may be accounted for in a "Standard Utility Allowance" (SUA)
 - SUA is mandatory in some states, optional in others
 - In some states, seniors may prove their actual expenses are higher than the SUA

Eligibility Rules: Resource Test

What's the SNAP resource limit?

- Some states have no resource limit for households with elderly or disabled members
 - Many states either increased resource limit or apply the resource test only if older adult gross household income is above 200% of FPL
- In other states, if at least one person is over age 60 or is disabled, the household may have \$3,500 in countable resources (e.g., checking/saving account, stocks)
- Remember that your clients getting SSI, TANF, or GA/PA usually do not need to verify their resources, but check with your state

What's not counted as a resource?

- Home applicant lives in
- Check with your state for additional exclusions



How to Apply

Only the SNAP agency can decide if someone is eligible

Some states allow your clients to apply online, others require them to bring the application to local SNAP eligibility office

- Know the rules in your state so you can help your clients understand and respond accurately to the questions
- The state SNAP agency must decide on eligibility within 30 days
- 7-day processing of those with little or no income or assets that can be used to buy food
- An in-person interview may be required, unless it is waived
- Enrollees receive EBT card with benefits back-dated to application date

Learn your state's rules/download applications at:

<https://www.benefitscheckup.org>

Elderly Simplified Application Project (ESAP)

USDA/FNS demonstration project seeking to increase older adult SNAP enrollment by streamlining the application and certification process.

- Limited to households with no earned income
- Waives the recertification interview requirement
- Makes use of data match to reduce the amount of client-provided verification
- Extends certification period to 36 months
- Often use a simplified two-page application

Roughly half of all states are currently participating in the ESAP demonstration.

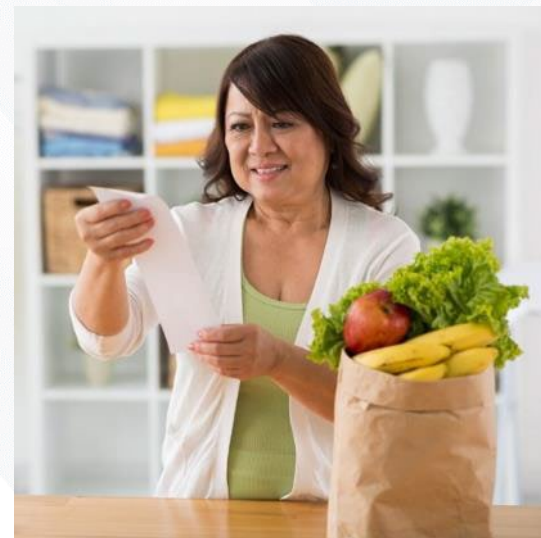
How is the SNAP Monthly Benefit Calculated?

Amount of benefit depends on household composition, income, and where the client lives

To find benefit amount:

- Multiply household's net monthly income by 30%

Subtract that amount from the maximum benefit for the household size (see chart at <https://www.fns.usda.gov/snap/recipient/eligibility>) and you get household's SNAP monthly benefit



What Can SNAP Be Used to Buy?

- What SNAP can buy:
 - Grocery items such as breads and cereals, fruits and vegetables, meats, fish and poultry, dairy products, and seeds and plants which produce food for the household to eat
- SNAP is not allowed to be used for:
 - Beer, wine, liquor, cigarettes or tobacco; any nonfood items, such as pet food, soaps, paper products, and household supplies; vitamins and medicines; food that will be eaten in the store; and hot food
- Some states allow SNAP to be used by qualifying homeless people, the elderly, and disabled to purchase low-cost meals from qualifying restaurants or from Meals on Wheels
- SNAP can NEVER be exchanged for cash

Examples of Successful Partnerships



SARPC - Alabama

South Alabama Regional Planning Commission (SARPC)

- Designated AAA, ADRC, and SHIP for a three-county area in Southern Alabama
- Early user of the NCOA's BenefitsCheckUp tool; helped integrate the tool statewide via ADRC network
- Recipient of state outreach grants for SNAP
 - Provides funding to support ADRC SNAP outreach and application assistance
- With ESAP implementation the State has provided an established state contact for the ADRCs and holds annual trainings for ADRC staff

SARPC and its statewide partner AAAs helped connect 10,834 low-income older adults and people with disabilities with benefits worth over an estimated \$66.3 million in 2022.



Dallas County Older Adult Services Program

Senior Hunger Symposium

- Hosted in partnership with Dallas Hunger Solutions and several other community partners
- Over 200 seniors attended
- Presentation “Eating Well is a SNAP!” was done encouraging seniors to apply and get a benefit check up
- Helped drive interest in SNAP leading to increase in enrollment

Collaboration w/ Dallas County's Comprehensive Energy Assistance Program (CEAP)

- Partnership provides streamlined assistance in LIHEAP and SNAP at senior centers
- Partnership has led to more referrals for SNAP application assistance.

Northeast Kansas AAA

Focus on creating successful community-based partnerships:

- Focus on person-centered approach to reach rural communities
- Targeted outreach to local organizations (such as tribal entities, health departments, and community hospitals) in NEKAAA's service area to recruit partners
- Shared BenefitsCheckUp information, flyers, and other educational materials
- Led to organizations inviting NEKAAA to participate in local health fairs and community events
- Success Highlight - Employee from a rural city offered to be POC for her community and volunteered to recruit additional partners

What You Can Do to Help



Screen & Intervene

- Consider screening your low-income clients for food insecurity
- The Hunger Vital Sign™ is a 2-question screening tool that can be administered verbally or in writing
- Available in English, Spanish
- Other screening resources available at:
https://acl.gov/sites/default/files/nutrition/FoodInsecurityScreening_WebinarTakeaways.pdf

Screen & Intervene



Hunger Vital Sign™

A validated tool to screen for food insecurity

Within the past 12 months, we worried whether our food would run out before we got money to buy more.

- Often true
- Sometimes true
- Never true

Within the past 12 months, the food we bought just didn't last and we didn't have money to get more.

- Often true
- Sometimes true
- Never true

A patient or family **screens positive** for food insecurity if the response is "often true" or "sometimes true" to either or both of these statements.

Where to Refer

- State SNAP office & hotline:
<https://www.fns.usda.gov/snap/state-directory>
- NCOA's BenefitsCheckUp tool:
<https://benefitscheckup.org/pages/supplemental-nutrition-assistance-program>
 - Will include info on local Benefits Enrollment Center if client zip code is in a BEC area

Where to Refer (cont.)

- Partner with your local Benefits Enrollment Center: <https://ncoa.org/article/meet-our-benefits-enrollment-centers>
- NCOA's Senior SNAP Enrollment grantees: <https://ncoa.org/article/current-senior-snap-enrollment-grantees>
- Benefits Helpline: 1-800-794-6559, M-F 8 am - 7 pm ET

Get on Your State Outreach Plan

- USDA has a formalized process for states to create SNAP Outreach Plans
 - Agencies can be reimbursed up to 50% of allowable admin costs for outreach
 - Can include sub-recipients!
- Learn more:
<https://www.fns.usda.gov/snap/outreach>



Suggested Outreach Methods

AARP Foundation 2021 Report on Older Adult SNAP Access highlighted the following:

Snail Mail - Interviewees reported that they read their mail daily and prefer this mode of communication over others.

Social Media - Interviewees, and their family/caregivers, reported hearing about SNAP via social media, such as Facebook.

Medical Personnel - Interviewees, especially those who were more isolated, reported learning about SNAP and other services through their healthcare providers.

Messaging SNAP

- 80% of older adults receive more than minimum benefit
- SNAP enrollees can let benefit accrue
- Enrollees can buy the foods you like to cook and eat
- Getting SNAP does not take food away from others
- Receiving SNAP does not affect your citizenship status
- SNAP can be used at farmers' markets & roadside stands, and to buy seeds for food!

Including SNAP in Outreach

- Bundle “prescription” for benefits to afford medication and food
- Mention in connection with Medicare preventive services to stay healthy
- Highlight opportunity for doubling \$



Need R_x Help?

Call: Medicare Assistance Program

Phone: 1-800-763-2828

For help with Medicare Part D

extra help with prescription costs

Help paying Part B premiums

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Resources

- FNS SNAP pages:
<https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>
- Senior SNAP Enrollment Promising Practices:
<https://ncoa.org/article/senior-snap-enrollment-promising-practices>
- SNAP Outreach & Enrollment Tools:
<https://ncoa.org/article/snap-outreach-enrollment-tools>

Resources Continued

- AARP Policy Institute Snapshot “Improving SNAP Access Among Eligible Older Adults”:
<https://www.aarp.org/content/dam/aarp/ppi/2023/4/improving-snap-uptake-among-eligible-older-adults-federal-policy-options-to-simplify-and-streamline-administrative-processes.doi.10.26419-2fppi.00191.001.pdf>
- AARP Policy Institute Snapshot “Participation: Who are the Eligible but Unenrolled?”:
<https://www.aarp.org/content/dam/aarp/ppi/2022/07/participation-who-are-eligible-but-unenrolled.doi.10.26419-2Fppi.00166.001.pdf.coredownload.pdf>

Questions?

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