

SNAP Medical Expense Deduction:

Benchmarks for households with person 60+ or disabled
with low rent



Remember: The medical expense deduction is highly under-utilized in MA so make sure to do the math and screen clients who may be eligible for higher SNAP. SNAP calculation worksheets can be found here: [Masslegalservices.org/SNAPCalculator](https://www.masslegalservices.org/SNAPCalculator).

Rent = 30% of income (household of 1)

% Federal Poverty Level (FPL) 100% FPL for household of 1 = \$1,133	Monthly unearned income	Rent at 30% Income (plus heating/cooling SUA)	SNAP w/o Standard Medical Deduction	SNAP with Standard Medical Deduction	Notes
60%	\$600	180	250	250	SNAP is maxed out at \$250 without medical expenses
70%	\$700	210	250	250	
80%	\$800	240	248	250	
90%	\$900	270	212	250	
100%	\$1,000	300	176	246	If client pays actuals (medical expenses above \$190) every additional \$3 will boost SNAP by an additional \$1 - up to max \$250 benefit.
100%	\$1,100	330	140	210	
115%	\$1,200	360	104	174	
115%	\$1,300	390	68	138	
125%	\$1,400	420	32	102	
130%	\$1,500	450	20	66	If client's medical expenses are roughly the same amount they pay for rent per month, then SNAP will increase above \$20.
140%	\$1,600	480		30	
150%	\$1,700	510		20	
160%	\$1,800	540			
170%	\$1,900	570			

Benchmarks for 1 person SNAP Households who pay 30% of income on rent:

- **Lowest income:** Households with income below about 80% FPL max out on SNAP without claiming medical costs.
- **Middle Income: This is the "sweet spot."** Households between about 90% - 130% FPL get benefit of the \$155 Standard Medical Expense Deduction when costs over \$35 are claimed.
- **Higher income:** Households above 130% FPL tend to see NO increase in SNAP unless out-of-pocket medical costs are roughly the same amount as their rent.

Rent = 30% of income (household of 2)

% Federal Poverty Level (FPL) 100% FPL for household of 2 = \$1,526	Monthly unearned income	Rent at 30% Income (plus heating/cooling SUA)	SNAP w/o Standard Medical Deduction	SNAP with Standard Medical Deduction	Notes	
45%	\$700	210	459	459	SNAP is maxed out at \$459 without medical expenses.	
50%	\$800	240	457	459	If client pays actuals (medical expenses above \$190) every additional \$3 will boost SNAP by an additional \$1 - up to max \$459 benefit.	
60%	\$900	270	421	459		
65%	\$1,000	300	385	455		
70%	\$1,100	330	349	419		
80%	\$1,200	360	313	383		
85%	\$1,300	390	277	347		
90%	\$1,400	420	241	311		
100%	\$1,500	450	205	275		
105%	\$1,600	480	169	239		
110%	\$1,700	510	133	203		
120%	\$1,800	540	97	167		
125%	\$1,900	570	61	131		
130%	\$2,000	600	25	95	If client's medical expenses are roughly the same amount they pay for rent per month, then SNAP will increase above \$20.	
140%	\$2,100	630	} 20	59		
145%	\$2,200	660		23		
150%	\$2,300	690		} 20		
160%	\$2,400	720				
165%	\$2,500	750				
170%	\$2,600	780				
175%	\$2,700	810				
185%	\$2,800	840				

Benchmarks for **2 person SNAP Households** who pay 30% of income on rent:

- **Lowest income:** Households with income below about 50% FPL max out on SNAP without claiming medical costs.
- **Middle Income: This is the "sweet spot."** Households between about 60% - 125% FPL get benefit of the \$155 Standard Medical Expense Deduction when costs over \$35 are claimed.
- **Higher income:** Households above about 140% FPL tend to see NO increase in SNAP unless out-of-pocket medical costs are roughly the same amount as their rent.