

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://masslegalservices.org/SNAPCalculator).

Rent = 30% of income (household of 1)

Monthly unearned income	Rent at 30% Income (plus heating/cooling SUA)	SNAP w/o Standard Medical Deduction	SNAP with Standard Medical Deduction	Notes
\$600	180	281	281	SNAP is maxed out at \$281 without medical expenses
\$700	210	281	281	
\$800	240	281	281	
\$900	270	281	281	
\$1,000	300	266	281	SNAP is maxed out at \$281 if the household claims at least \$35 in medical expenses
\$1,100	330	230	281	
\$1,200	360	194	264	If the client pays actuals (medical expenses above \$190) every additional \$3 will boost SNAP by an additional \$1 - up to max \$281 benefit.
\$1,300	390	158	228	
\$1,400	420	122	192	
\$1,500	450	86	156	
\$1,600	480	50	120	If a client's medical expenses are roughly the same amount they pay for rent per month, then SNAP will increase above \$23.
\$1,700	510	} 23	84	
\$1,800	540		48	
\$1,900	570		23	

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

- **Lowest income:** Households with income below about \$900 max out on SNAP without claiming medical costs. Households under \$1,100 can get maximum SNAP if they self-declare at least \$35 in medical costs.
- **Middle Income: This is the "sweet spot."** Households with income over \$1,200 get the benefit of the \$155 Standard Medical Expense Deduction when costs over \$35 are claimed.
- **Higher income:** Households with income above \$1,600 tend to see NO increase in SNAP unless out-of-pocket medical costs are roughly the same amount as their rent. Households under 200% FPL (\$2,265) are guaranteed the minimum SNAP benefit of \$23.

Rent = 30% of income (household of 2)

Monthly unearned income	Rent at 30% Income (plus heating/cooling SUA)	SNAP w/o Standard Medical Deduction	SNAP with Standard Medical Deduction	Notes
\$700	210	516	516	SNAP is maxed out at \$516 without medical expenses.
\$800	240	516	516	
\$900	\$270	516	516	
\$1000	300	501	516	SNAP is maxed out at \$516 if the household claims at least \$35 in medical expenses.
\$1,100	330	465	516	
\$1,200	360	429	499	If the client pays actuals (medical expenses above \$190) every additional \$3 will boost SNAP by an additional \$1 - up to max \$516 benefit.
\$1,300	390	393	463	
\$1,400	420	357	427	
\$1,500	450	321	391	
\$1,600	480	285	355	
\$1,700	510	249	319	
\$1,800	540	213	283	
\$1,900	570	177	247	
\$2,000	600	141	211	
\$2,100	630	105	175	
\$2,200	660	69	139	
\$2,300	690	33	103	
\$2,400	720	23	67	If a client's medical expenses are roughly the same amount they pay for rent per month, then SNAP will increase above \$23.
\$2,500	750		31	
\$2,600	780		23	
\$2,700	810			
\$2,800	840			

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

- **Lowest income:** Households with income below about \$900 max out on SNAP without claiming medical costs. Households under \$1,100 can get maximum SNAP if they self-declare at least \$35 in medical costs.
- **Middle Income: This is the “sweet spot.”** Households between about \$1,200 and \$2,000 get the benefit of the \$155 Standard Medical Expense Deduction when costs over \$35 are claimed.
- **Higher income:** Households above about \$2,400 tend to see NO increase in SNAP unless out-of-pocket medical costs are roughly the same amount as their rent. Households under 200% FPL (\$2,265) are guaranteed the minimum SNAP benefit of \$23.