

SNAP Medical Expense Deduction: Benchmarks for elder/disabled clients with low rent

The medical expense deduction is highly under-utilized in MA. This chart is for advocates to screen households who may be eligible for higher SNAP. Check out our SNAP calculators at: [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 = \$1,063.5	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	204	204	SNAP is maxed out at \$204 without medical expenses
70%	\$700	210	204	204	
80%	\$800	240	185	204	If client pays actuals (medical expenses above \$190) every additional \$3 will boost SNAP by an additional \$1 - up to max \$204 benefit.
90%	\$900	270	149	204	
100%	\$1,000	300	113	183	
110%	\$1,100	330	77	147	
120%	\$1,200	360	41	111	
130%	\$1,300	390	16	75	
140%	\$1,400	420	16	39	
150%	\$1,500	450	16	16	If client's medical expenses are roughly the same amount they pay for rent per month, then SNAP will increase above \$16.
160%	\$1,600	480			
170%	\$1,700	510			
180%	\$1,800	540			
190%	\$1,900	570			

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

- **Lowest income:** HHs with income less than about 70% FPL max out on SNAP without claiming medical expenses
- **Middle Income: This is the "sweet spot."** HHs between about 80% - 140% FPL get benefit of \$155 SMD when claimed. Every \$3 of medicals above \$190 (SMD plus actuals) will boost SNAP by \$1 if at less than max benefit.
- **Higher income:** HHs above 140% FPL tend to see NO increase in SNAP unless out-of-pocket medical expenses 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 = \$1,436.5	Monthly unearned income	Rent at 30% Income (plus heating/cooling SUA)	SNAP w/o Standard Medical Deduction	SNAP with Standard Medical Deduction	Notes
48%	\$700	210	374	374	SNAP is maxed out at \$352 without medical expenses.
56%	\$800	240	355	374	If client pays actuals (medical expenses above \$190) every additional \$3 will boost SNAP by an additional \$1 - up to max \$352 benefit.
63%	\$900	270	319	355	
70%	\$1000	300	283	353	
77%	\$1,100	330	247	317	
84%	\$1,200	360	211	281	
90%	\$1,300	390	175	245	
97%	\$1,400	420	139	209	
104%	\$1,500	450	103	173	
111%	\$1,600	480	67	137	
118%	\$1,700	510	31	101	
125%	\$1,800	540	16	65	If client's medical expenses are roughly the same amount they pay for rent per month, then SNAP will increase above \$16.
132%	\$1,900	570	16	29	
139%	\$2,000	600	16	16	
146%	\$2,100	630			
153%	\$2,200	660			
160%	\$2,300	690			
167%	\$2,400	720			
174%	\$2,500	750			
181%	\$2,600	780			
188%	\$2,700	810			
195%	\$2,800	840			

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

- **Lowest income:** HHs with income less than 50% FPL max out on SNAP without claiming medical expenses
- **Middle Income: This is the "sweet spot."** HHs between about 60% - 135% FPL get benefit of \$155 SMD when claimed. Every \$3 of medical above \$190 (SMD plus actuals) will boost SNAP by \$1 if at less than max benefit.
- **Higher income:** HHs above about 140% FPL tend to see NO increase in SNAP unless out-of-pocket medical expenses are roughly the same amount as their rent.