

It's a SNAP!






How to apply for nutrition assistance
and put healthy food on the table.








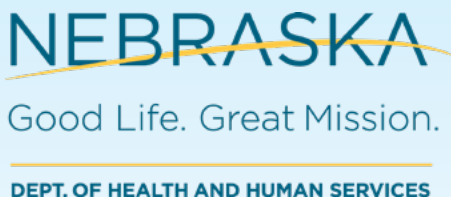
ACKNOWLEDGMENTS



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INTRODUCTION

The Supplemental Nutrition Assistance Program (SNAP) provides critical assistance with food expenses to those with limited incomes. Unfortunately, many Nebraskans who are eligible for SNAP are not receiving benefits. Lack of participation in SNAP is especially striking among our state's senior population, where fewer than one-third of eligible persons over the age of 60 are currently receiving SNAP.

According to the United States Department of Agriculture, the average SNAP benefit to senior households in Nebraska in 2019 was \$93/month. That figure is known to rise each year due to cost of living adjustments within the SNAP program. Clearly, this can go a long way toward ensuring food security and sound nutrition each month.

This guide endeavors to increase overall SNAP participation and address these age-related disparities by explaining the factors that impact the amount of benefits a household may receive and emphasizing the special considerations that exist for households that include disabled or senior members.

We encourage you to familiarize yourself with the content in this guide and share it widely with the seniors and other low-income persons with whom you work. For more copies of this guide, or to address any questions you may have about this information, please contact Nebraska Appleseed at 402-438-8853.

What is SNAP?



SNAP is the Supplemental Nutrition Assistance Program (previously known as Food Stamps). This program provides eligible households with a special debit card with funds you can use to purchase food. Benefits are then added to the card automatically each month. When receiving SNAP, you will be asked every 6 or 12 months to provide information about your household to verify you remain eligible.



Who is eligible for SNAP?

To qualify for SNAP, a **household** (a person or group of people who customarily purchase and prepare food together) must meet certain eligibility criteria including income and few other factors. To apply for SNAP, you can visit your local DHHS office—**OR:**



Omaha: 402-595-1258
Lincoln: 402-323-3900
Other: 1-800-383-4278



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AccessNebraska.NE.gov

We also recommend using the Food Bank's SNAP Hotline to apply or learn more: 855-444-5556.



What are the income requirements for SNAP?

Most households must meet gross income and net income thresholds (these are defined below). **Table 1** shows the income limits for all households.

NOTE: If someone in your household is **disabled or over age 60**, you only need to meet the net income limit. If you are in a household of one or two people who receive SSI, you are **categorically eligible** for SNAP, regardless of your income.

- GROSS INCOME is a household's total income. Some types of income (like student loans or Americorps stipends) are not counted. The gross income limit in Nebraska is currently **165% of the Federal Poverty Level (FPL)**.

- NET INCOME is your household's gross income after certain expenses (called deductions) are subtracted. Deductions make it more likely that a household will qualify for SNAP and can increase the amount of SNAP you receive. The net income limit is **100% FPL**.

How do I ask for deductions when applying for SNAP?

Most deductions are calculated by DHHS automatically and do not require you to do anything. If your household includes a person who is over age 60 or disabled, you may deduct some out-of-pocket expenses related to that person's healthcare. You can note these expenses on your application or during your phone interview.

TABLE 1: 2022 MONTHLY GROSS AND NET INCOME LIMITS

REMINDER If anyone in your household is disabled or over the age of 60, your household's gross income <u>does not matter</u> . However, you must still meet the net income limit after your out-of-pocket expenses are deducted.	Household Size	165% FPL (GROSS)	100% FPL (NET)
	1	\$1869	\$1133
	2	\$2518	\$1526
	3	\$3167	\$1919
	For each additional person add:	\$649	\$393

Deductions (shown in **Table 2**) are expenses that are subtracted from your gross income. They help DHHS understand your expenses and calculate your benefits.



What types of healthcare expenses can be deducted?

- Out of pocket costs for medical, dental, or behavioral health
- Prescription medication copays (and over-the-counter drugs, if prescribed)
- Medicare and/or supplemental insurance premiums
- Transportation costs to visit a doctor or pharmacy

- Dentures, prosthetics, hearing aids, and eyeglasses
- Service animal expenses (dog food, vet bills, leashes, toys, grooming, etc.)
- **A full list of medical deductions is found at 475 NAC 3-003.01(D)(ii)**
Households cannot deduct the costs associated with special diets, life insurance premiums, or overdue bills. See **475 NAC 3-003.01(D)(ii)(2)** for other exclusions.

TABLE 2: INCOME DEDUCTIONS WITHIN THE SNAP PROGRAM

Deduction	How it Works	Who Qualifies
Standard	Deduct \$193 or more, depending on household size.	All applicants
Earned Income	Deduct 20% of earned income	Applicants who earn wages
Child Care	Deduct child care expenses	Applicants with child care costs
Excess Shelter	Deduct rent, utilities, property tax, etc--if more than 50% of the household's net income	Applicants with qualifying expenses that exceed 50% of their household's net income
Homeless Shelter	Deduct \$166. NOTE: If your actual costs are greater than \$166, you can use the excess shelter deduction instead, but must verify those expenses.	Applicants who: lack a fixed and regular residence at night OR are in a shelter or institution OR are staying with another person for fewer than 90 days
Medical Expense	Deduct verifiable medical expenses above \$35/month.	Applicants who are at least 60 years of age OR disabled

Tips for those planning to deduct medical expenses

Keep copies of receipts, prescriptions, and medical billing statements.



Ask your doctor(s) and pharmacy for a printout of your visits and expenses from the past year. Knowing the dates you visited them can also help you estimate your transportation costs.



Use Google Maps to estimate mileage for healthcare-related travel.





How SNAP benefits are calculated

The greatest amount of SNAP that a household of a given size can receive is called the **maximum allotment**. Your household's benefits are calculated by taking the maximum allotment for a household of your size and subtracting 30% of your net income. **Table 3** shows the maximum allotments and an example calculation.

NOTE: If you are eligible for SNAP but the maximum allotment is less than 30% of your net income, you may receive the minimum allotment of \$23/month if you are a one or two-person household.

Ensuring benefit accuracy

Occasionally, mistakes can happen. If you are concerned about a possible error in your benefits, you can call the Nebraska State Ombudsman's Office at **1-800-742-7690**. They can help you get documents showing the information DHHS used to calculate your benefits.

You can also ask the **DHHS Economic Assistance Customer Service Center** to provide you with a copy of this information.

You can also speak with a SNAP Coordinator at the Food Bank by calling **1-855-444-5556** to help you find and correct problems with your benefits.

TABLE 3: MAXIMUM SNAP ALLOTMENTS

HOUSEHOLD SIZE	MAXIMUM BENEFIT	LUCY & JOE: AN EXAMPLE BENEFIT CALCULATION
1	\$281	<p>After \$685 in deductions, Lucy and Joe have a net income of \$1275.</p> <p>516 (maximum allotment for a two-person household) - 383 (30% net income) = 133</p> <p>Lucy and Joe will receive \$133 each month to help them purchase food for their household.</p>
2	\$516	
3	\$740	
4	\$939	
For each additional person, add:	\$211	

Learn more about your rights involving SNAP overpayments by visiting <https://neappleseed.org/download/18654/>.

Learn more about your rights involving SNAP administrative appeals by visiting <https://neappleseed.org/download/41323/>.



Other questions and troubleshooting

I believe DHHS made an error with my benefits. How do I correct it?

If you believe an error was made, you have the right to appeal. An appeal allows you to have a meeting where you and DHHS share information with a hearing officer who decides whether the decision was made correctly.

Appeal requests must be made to DHHS **within 90 days** or the date the decision was communicated to you. To preserve a record of your request, we encourage you to submit your appeal in writing and retain a copy for yourself. Learn more with [Appleseed's Appeals resource](#).

What if I have a new medical expense after I start getting SNAP?

You can report new or unexpected medical expenses by visiting your local DHHS office or calling the Economic Assistance Service Center. Additional changes to your income can be reported with these methods or online through [AccessNebraska.NE.gov](https://www.accessnebraska.gov).

How do I deduct medical costs that change a lot from month to month?

When you apply for SNAP, DHHS looks at your expenses from the most recent 3 months. If the last 3 months are not a good representation of your overall expenses, you may ask DHHS

to review a longer period of time, up to the most recent calendar year.

What if I have a new medical expense after I start receiving SNAP?

You can report new or unexpected medical expenses by visiting your local DHHS office or calling the Economic Assistance Service Center.

What if DHHS won't count an expense I believe should be deducted?

If you and your caseworker disagree about an expense, you can ask to have your case reviewed by a supervisor. It can also be helpful to share information from the SNAP regulations that supports your position. If you need help finding that information, you can call **Nebraska Appleseed at 402-438-8853**.

What can I do if I am having trouble verifying an expense?

Although you have the primary responsibility for providing verification, DHHS must offer you assistance in getting verification as long as you are cooperating with the application process. The customer service center workers can tell you which documents are needed to prove certain expenses and may be able to suggest other ways to verify expenses if those documents are not available.



Nebraska Appleseed is a nonprofit organization that fights for justice and opportunity for all Nebraskans. We take a systemic approach to complex issues – such as child welfare, immigration policy, affordable health care and poverty – and we take our work wherever we believe we can do the most good, whether that’s in the courthouse, at the Capitol, or in the community.



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