SENIOR SNAP OUTREACH BEST PRACTICES TOOLKIT
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Hunger and food insecurity are serious issues facing seniors in the United States. In 2011, 4.8 million Americans over the age of 60 were food insecure, or 8.4% of all seniors in the US. Texas has the fourth highest rate of senior food insecurity in the nation, with 8.9% of Texas seniors at risk for hunger.

Hunger can have serious effects on a senior’s nutrition and overall health, and can cause more pronounced symptoms of conditions such as diabetes and heart disease. Many food insecure seniors are routinely faced with a difficult decision: purchase the healthy, fresh foods needed to maintain proper nutrition, or pay for medical care or heat and electricity for their home.

SNAP (food stamps) is a powerful tool in the fight against hunger, and SNAP outreach can be an effective way to fight senior hunger in your community. This toolkit serves as a guide for hunger-fighting organizations in Texas to conduct successful SNAP outreach to seniors in their communities. Even though special rules allow for wider SNAP eligibility among seniors, the truth is that older Americans are less likely to participate in the SNAP program than any other demographic group.

There are many factors that contribute to this, including:

- **Misconceptions about eligibility**
- **Lack of access to information**
- **Difficulties navigating the application process**
- **Social stigma**

The Capital Area Food Bank of Texas (CAFB), in partnership with Meals on Wheels and More (MOWAM) and Feeding Texas, has compiled this toolkit based on learnings from a year-long project in which more than 200 seniors in Central Texas were assisted with benefit applications and surveyed on their experience. Specifically, CAFB set out to identify the challenges that seniors face during the SNAP application process and create strategies to address them.

In this toolkit you will find answers to many questions that you may face when educating seniors about SNAP, including:

- **How are the income guidelines different for people over 60?**
- **What is the best way to discuss SNAP with seniors?**
- **How do medical expense deductions work?**
- **What are the most useful partnerships to establish in order to reach seniors?**

This toolkit has been divided into three sections:

- SNAP and Seniors
- Communicating Effectively
- Outreach Strategies

The resources in this toolkit will enable you to identify key differences in SNAP eligibility for seniors, help you understand effective ways to discuss SNAP with seniors, and give you access to tools that will allow you to create and build long-lasting, effective partnerships with senior-serving organizations in your community.

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1 The USDA defines “food insecurity” as “consistent access to adequate food is limited by lack of money and other resources at times during the year” (http://tfbn.org/food-insecurity/)
4 For the purposes of SNAP benefits, a senior is defined as a person 60 years of age or older. (http://www.fns.usda.gov/snap/snap-special-rules-elderly-or-disabled)
5 http://frac.org/initiatives/addressing-senior-hunger/seniors-and-snapfood-stamps/
SNAP (Supplemental Nutrition Assistance Program) is a federally funded assistance program that helps low-income families pay for food. The amount of SNAP benefits each household receives is based on several factors such as household size, income, assets, and expenses. In Texas, a household’s SNAP allotment is deposited onto an electronic debit card called the Lone Star Card, which can be used at most stores that sell food.

Most SNAP rules apply to all households, but there are several ways that households with a senior member are different:

<table>
<thead>
<tr>
<th>Non-senior Household</th>
<th>Senior Household</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HOUSEHOLD COMPOSITION</strong></td>
<td>If a person is 60 years of age or older and he or she is unable to purchase and prepare meals separately because of a permanent disability, the person and the person’s spouse may be counted as a separate household if the income of the other people they live with does not exceed 165% of the poverty level.</td>
</tr>
<tr>
<td>Everyone who lives together and purchases and prepares meals together is grouped together as one household.</td>
<td></td>
</tr>
<tr>
<td><strong>INCOME</strong></td>
<td>Senior households are exempt from the gross income limit test. Their income eligibility will be determined by their net income, which is the figure that remains after all deductions are applied to the case.</td>
</tr>
<tr>
<td>A household must meet two income tests in order to qualify for SNAP: the gross and net income tests. If the gross income limit is exceeded, the household may not move on to the net income test.</td>
<td></td>
</tr>
</tbody>
</table>

**MEDICAL DEDUCTIONS**

Deductions are applied to an applicant’s gross income as part of the eligibility process, and once all of the deductions are applied, the resulting figure is the net income. **The lower the net income, the higher the applicant’s benefit amount will be.** In addition to shelter expenses, child care costs, and other standard deductions that can be claimed and deducted from gross income, people over 60 or with a disability are able to claim out-of-pocket medical expenses as part of their SNAP application.

See Appendix A for a complete list of qualifying expenses.

A **standard medical deduction** can be applied when the qualifying expense is more than $35 but less than $137. The Texas Health and Human Services Commission (HHSC) uses calculations to determine an individual’s medical expense deduction, and they will not be covered in detail in this toolkit. For your purposes as an individual conducting outreach, the key concept to understand is that **a person with qualifying medical expenses over $35 will have no less than $1027 deducted from their gross income, as long as they provide adequate documentation of their expenses.**

Many seniors are unaware that they qualify for the Medical Expense Deduction, or don’t know how to take advantage of it. According to the National Council on Aging, only 14% of seniors enrolled in SNAP take the medical deduction, but 55% of SNAP-eligible seniors would qualify to use it. Only 6% of the seniors who were surveyed for this project were familiar with the deduction.

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7 The standard medical deduction is $137 minus the first $35. If the amount is $137 or more, the amount is deducted dollar-by-dollar minus the first $35.

Let’s do a side-by-side comparison of two households, each with one senior household member, with and without medical expenses:

<table>
<thead>
<tr>
<th></th>
<th>Person A</th>
<th>Person B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Income</td>
<td>$1200</td>
<td>$1200</td>
</tr>
<tr>
<td>Medical Expense Deduction</td>
<td>$0</td>
<td>$250</td>
</tr>
<tr>
<td>Benefit Amount</td>
<td>$15</td>
<td>$39</td>
</tr>
</tbody>
</table>

Although many seniors state that they haven’t applied for SNAP because of the low benefit amount, this example highlights the opportunity for many seniors to receive a higher benefit than what might be expected.

The Medical Expense Deduction provides a huge opportunity to increase nutrition assistance for seniors in your community.

**KEY TAKEAWAYS**

- Household composition rules are different for seniors
- Seniors only have to meet the net income test
- Many seniors are unaware of the medical expense deduction
Many low-income seniors across Texas and the nation are missing out on a huge nutrition benefit by not applying for SNAP—hundreds of dollars a year that could supplement their fixed income and improve their dietary health. By engaging in effective outreach strategies and informing potentially eligible seniors about SNAP, your outreach program can make a big difference for seniors in your community.

There are several strategies that have proven effective in conducting SNAP outreach with seniors. In this section we will highlight:

1. How to effectively discuss SNAP with seniors
2. How to address some of the common myths about SNAP accessibility
3. How to demonstrate the added value of SNAP when combined with or utilized to access other services
1. How to effectively discuss SNAP with seniors

While SNAP defines seniors as any individual who is 60 years of age or older, it is important to remember that this is a very diverse group in terms of age, life experience, culture and ethnicity (among other characteristics). For example, a member of the “silent generation” who was born between 1925 and 1945, may be less inclined to utilize modern technology and more likely to be home-bound, while a “baby boomer,” born between 1946 and 1964, may be more tech savvy, still work and have access to reliable transportation.

With all of your client interactions, it is important to utilize strong social service skills, listen actively and attentively, and empathize with each person’s unique situation in order to help them best access the services they need. It is always important to “meet the clients where they’re at” and to understand each individual client’s needs, wishes and backgrounds, and to tailor your conversation accordingly.

There are some approaches to client service that are especially important when working with individuals over the age of 60, particularly when considering that seniors are routinely targeted for scams and predatory services and may be wary of anyone offering to “help.” The following table outlines some fundamental strategies for effective client interactions:

<table>
<thead>
<tr>
<th>Empathy</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DO:</strong> Empathize with your client’s challenges</td>
<td></td>
</tr>
<tr>
<td><strong>DON’T:</strong> Appear apathetic or unconcerned</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Active Listening</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DO:</strong> Listen, look interested, respond, repeat and validate what your client is saying. “So what I’m hearing is...”</td>
<td></td>
</tr>
<tr>
<td><strong>DON’T:</strong> Cut them off, seem uninterested, get bored or frustrated, or use negative body language</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Validation</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DO:</strong> Allow your client to be heard, allow them to be angry. People we work with, especially seniors, often have no voice or have had their voice suppressed</td>
<td></td>
</tr>
<tr>
<td><strong>DON’T:</strong> Play devil’s advocate and <strong>DON’T</strong> argue</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cultural and Generational Competency</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DO:</strong> Recognize that the term “senior” describes a group that spans more than 30 years in age, and comes from vastly diverse cultures, backgrounds and circumstances</td>
<td></td>
</tr>
<tr>
<td><strong>DON’T:</strong> Paint every senior with the same brush or assume that all seniors have had the same experiences and will respond in a similar way to your approach</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Client Dignity and Inherent Worth</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DO:</strong> Treat every client with dignity and respect</td>
<td></td>
</tr>
<tr>
<td><strong>DON’T:</strong> Express judgment towards a client or belittle a client’s experience</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Informed Consent</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DO:</strong> Educate and empower, help your client make an informed decision</td>
<td></td>
</tr>
<tr>
<td><strong>DON’T:</strong> Try to recruit applicants or “convince” someone to apply for SNAP</td>
<td></td>
</tr>
</tbody>
</table>
2. How to address some of the common myths about SNAP accessibility

There are many reasons why seniors are often apprehensive about applying for SNAP. While surveying and assessing the experiences of seniors as part of this project, several common themes emerged:

- Many seniors experience a lack of access to information about the program
- Many seniors report that they have been found ineligible in the past
- Many seniors report that negative experiences with SNAP of friends/family/neighbors have impacted their decision not to apply
- There is a perceived low benefit amount ($15) among many seniors

Some of these concerns are valid, and some seniors will make an informed decision not to apply for SNAP based on them. However, many of these concerns are based on misconceptions. Therefore, it is our responsibility to:

- Dispel misconceptions
- Educate our clientele on potential eligibility
- Facilitate the application process

You can have a deeper impact when working with seniors if you are prepared to address misconceptions and are ready with facts and information. It is even more important to address myths ahead of time and offer the facts as part of your introduction.

<table>
<thead>
<tr>
<th>Common Myth</th>
<th>Truth</th>
<th>Examples of how you can address this with seniors in your community</th>
</tr>
</thead>
<tbody>
<tr>
<td>The process is too difficult, and you have to go the local HHSC/ SNAP office to apply in person.</td>
<td>You can apply online or via a SNAP Outreach Coordinator, receive all correspondence through the mail, and in many cases, never have to visit a local HHSC/SNAP office at all.</td>
<td>“In the past you had to go to the office and wait for hours to be seen. The process is much easier and quicker now. We can help you apply online, request a phone interview and electronically send all your paperwork. You may never have to leave your home.”</td>
</tr>
<tr>
<td>It takes more than 3 weeks to receive benefits.</td>
<td>Among study participants, the average wait time for benefits was 14 days.</td>
<td>“You may think that it takes a long time to start receiving benefits. But in our experience we’ve seen that seniors usually start receiving benefits in two weeks or less. Expedited or emergency service may also be available for some of you to receive benefits in just 24 hours.”</td>
</tr>
<tr>
<td>Seniors only get $15 in SNAP benefits.</td>
<td>In 2011 the average monthly SNAP benefit in the US for households with seniors was $139, despite the common belief that seniors will receive a minimum benefit amount.</td>
<td>“Many seniors are eligible for much more than $15 in SNAP benefits. There are a lot of factors that determine how much your benefit amount will be, and the only way to know for sure is to apply or be screened.”</td>
</tr>
<tr>
<td>I’ve applied before and only received $15. It’s not worth the trouble.</td>
<td>Seniors are able to claim medical expenses which can result in a higher benefit amount even if the individual has a relatively high income.</td>
<td>“I know some of you probably applied in the past and weren’t approved or only received $15. But there’s a way to possibly get more. Did you know that you could claim medical expenses in your application? Research shows that 94% of seniors are not aware of this deduction, which can increase your benefit significantly.”</td>
</tr>
</tbody>
</table>

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3. How to demonstrate the added value of SNAP when combined with or utilized to access other services and benefits

Value can be added to participation in SNAP in a number of ways:

- Finding other benefits that use SNAP participation to determine eligibility
- Utilizing the Medicare Savings Program
- Locating other resources using 2-1-1
- Providing referrals for alternative food resources for those who might not qualify or wish not to participate in SNAP

FINDING BENEFITS THAT USE SNAP PARTICIPATION AS AN ELIGIBILITY DETERMINANT

An excellent and often overlooked benefit to SNAP enrollment are the additional programs and services for which a person is potentially eligible once they are approved for SNAP benefits. You might already know that the children of SNAP recipients can receive free or reduced cost lunches in public schools, but did you know that there’s even more potential savings out there for SNAP recipients?

There are different types of benefits available in most regions in Texas that are typically available to SNAP recipients:

- **Energy bill assistance:** Most discount customer assistance programs in Texas have similar income guidelines to those for SNAP (some households automatically qualify if anybody in the home is receiving state benefits). Adding this to the initial SNAP benefit amount (even at $15) could make a sizable difference.

- **Phone bill assistance:**
  - Free cell phone service
  - Discounts on their home phone service
  - Discounts on their home phone installation fees

- **Farmers Market resources:** Some local farmers markets offer incentives to SNAP participants, while the Senior Farmers Market Nutrition Program, provides food vouchers to low-income seniors who are SNAP recipients. See Appendix D for a complete listing of these and other useful, statewide resource links.

The example below illustrates how this strategy might look in the Austin area. When it's all added up, it can really make that $15 go a long way:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Average Monthly Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SNAP Benefits</strong></td>
<td></td>
</tr>
<tr>
<td>Austin Energy CAP (Customer Assistance Program): Customers on low or fixed incomes who participate in certain state, federal, or local assistance programs can benefit from the City of Austin’s CAP Discounts program. CAP Discounts can help reduce utility bills an average of $650 a year ($56/month)</td>
<td>$15 minimum benefit</td>
</tr>
<tr>
<td>Assurance Wireless Free Cell Phone service: Enrollment in this government benefit program is available to consumers who meet federal or state-specific eligibility criteria. You may qualify for Assurance Wireless if you are on certain public assistance programs like Medicaid or SNAP.</td>
<td>$50 (based on replacing current phone/cell phone service, average phone bill of $50 a month)</td>
</tr>
<tr>
<td>Local farmer’s markets here in Austin participate in the Double Dollar Incentive Program (DDIP). The DDIP allows families and individuals who receive SNAP, WIC EBT fruit and vegetable benefits, and/or FMNP vouchers to double the dollar amount that they can spend on fruits and vegetables at the market. Eligible shoppers are matched dollar for dollar up to $20 each week, per program. DDIP is valid only for the purchase of fruits and vegetables.</td>
<td>$15 (based on minimum monthly SNAP benefit)</td>
</tr>
<tr>
<td><strong>TOTAL BENEFIT:</strong></td>
<td>$136</td>
</tr>
</tbody>
</table>
UTILIZING THE MEDICARE SAVINGS PROGRAM

Many seniors who are eligible for SNAP also receive Medicare and struggle to pay their premiums and deductibles each month. The Medicaid-sponsored Medicare Savings Program, a state funded health care benefit, might be able to offset some of these costs, and an application can be submitted alongside a SNAP application by accessing www.yourtexasbenefits.com. The Medicare Savings Program is useful in four different ways:

- **The Qualified Medicare Beneficiary** (QMB) Program helps pay for Medicare Part A (hospital insurance) and Part B (medical insurance) premiums, deductibles, coinsurance and copayments. The individual monthly income limit is $993.
- **The Specified Low-Income Medicare Beneficiary** (SLMB) Program helps pay for Medicare Part B premiums. The individual monthly income limit is $1,187.
- **The Qualifying Individual** (QI) Program helps pay for Medicare Part B Premiums. The individual monthly income limit is $1,333.
- **The Qualified Disabled and Working Individuals** (QDWI) Program helps pay for Part A premiums only. The individual monthly income limit is $3,975.


ADDITIONAL BENEFITS WITH THE USE OF 2-1-1

The 2-1-1 resource database is an excellent way to find resources available locally and statewide for a wide range of needs, from food assistance to housing and shelter, employment services and much more. Simply visit www.211texas.org or dial 2-1-1 (877-541-7905) from a landline or mobile phone. 2-1-1 operators are available 24 hours a day, seven days a week.

PROVIDE REFERRALS FOR ALTERNATIVE FOOD RESOURCES FOR THOSE WHO DO NOT QUALIFY

In some cases SNAP benefits are not a viable option for a client, or their benefit allotment is simply not enough. It is important that you are prepared to offer alternatives to SNAP for those individuals and families who need them. Always have information on hand for and be ready to make referrals to:

- **Food pantries.** Keep a stack of current pantry lists with your outreach materials and educate yourself and your team on the eligibility requirements for emergency food distribution sites. Make sure clients know these agencies are not tied-in to any state benefits and they are open to the public. If you are not affiliated with a regional food bank, you can receive a list of local pantries by calling 211 or visiting www.211texas.org.
- **Mobile pantries/other food distributions.** Always have on hand food distribution schedules and site lists. These lists are also available via your regional food bank.
- **Local resource guides/2-1-1 info sheets.** Hunger is a symptom of economic insecurity, and chances are that the seniors that you serve have needs that extend beyond food. Research local resources for services such as rental assistance, medical care, and legal aid services, and keep resource guides with your outreach materials.

KEY TAKEAWAYS

- Empathize with each individual's unique situation
- Understand that a good number of seniors haven’t applied due to misconceptions
- Add value to SNAP: find out what other programs they might be eligible for as SNAP recipients
- Offer alternative benefits (such as referrals to food pantries) if they are ineligible for SNAP
The previous section discussed the most effective ways to convey a SNAP outreach message to seniors; this section will focus on the most effective ways to reach them. The outreach strategy can be divided into two key components: setting up outreach visits and creating a referral system.

**SETTING UP OUTREACH VISITS**

Outreach visits can include a number of activities:

- Giving a group presentation
- Setting up a table at a community event
- Attending a lunch service at a congregate meal site
- Attending a food distribution or other social service activity

Outreach visits can have many advantages in delivering your message and promoting your services. At an outreach site, you will typically have a captive audience which allows you to take your time and deliver a well-thought-out message. Outreach visits are a great way to develop your presence in the community and to create a word-of-mouth referral network. When outreaching to seniors, there are a number of effective organizations to start with:

- City and county senior community centers
- Senior Nutrition Programs' congregate meal sites
- Adult day centers
- Senior resource centers

These organizations are typically able to accommodate outreach visits as long as sufficient notice is given to the site prior to the outreach visit. Many of these sites set up their activity calendars weeks in advance and there is often an approval process in order to get on the meeting agenda.

**SOME TIPS ON OUTREACH VISITS**

- Although there are always new members joining these groups at any time, the core group tends to be the same. It works well to establish a presence at these sites in the beginning stages of the partnership, and then revisit the site every 2-3 months.
- An effective way to engage the group is to raffle off a prize or distribute agency marketing materials and promotional items.
- Keep up with your partner organizations' events calendars and sign up to table or present at health fairs, community gatherings, and food distribution days.
- Be mindful and remember that it might be a bit harder for seniors to grasp some terms and concepts. A good example that was observed during this project was the fact that many seniors often believe that “SNAP”, “Food Stamps” and “Lone Star Card” are different programs.
- Be respectful of your clients’ time and privacy. On average, seniors tend to spend 1-2 hours at community centers. For the most part, community centers have a set schedule of activities. It is advisable to keep your presentations short, lighthearted and to the point.
- Often seniors at a group function do not feel comfortable discussing their income, expenses and other personal information while in the group setting. It is helpful to make a quick announcement, then invite them to contact you later so that you can make arrangements to meet at their convenience.

**SETTING UP A REFERRAL SYSTEM AND SCHEDULING APPOINTMENTS**

Although regular outreach visits are an excellent way to get the word out about your services, the core participants of these groups tend to be the same for each visit, so this is not the most efficient method of identifying potential SNAP recipients. Establishing a referral system with agency staff, in addition to conducting regular outreach visits, is a key strategy for senior
outreach. By educating those who have day-to-day direct contact with your potential clients, and having them identify potential applicants, you can create an effective, efficient network of referrals. Experience has shown that the most effective and successful referral partnerships involve streamlined channels of communication with staff of the senior-serving agency.

There are likely many organizations in your community who work with seniors, either exclusively or as part of their general clientele. In many cases, case workers or other direct service providers at these organizations are overextended and would be happy to refer their clients for SNAP assistance. Here are some examples of organizations that could potentially streamline referrals to you:

- Your local Area Agency on Aging (AAA)
- Your local Aged and Disabled Resource Center (ADRC)
- DADS (Texas Department of Aging and Disability Services)
- Your local Meals on Wheels organization or other Senior Nutrition Program

By leveraging the existing relationship between the referring organization and the individuals you are trying to serve, you can get a head start with your outreach efforts. Remember, however, that it is important to continue to engage your partners once the relationship is built to ensure that your organization is able to receive referrals for clients on a long-term basis. Making periodic phone calls to managers, scheduling drop-in visits and including your partners in your newsletters and holiday card mailing lists are all great ways of continuing to cultivate strong relationships between you and your referral partners.

HOME VISITS

One of the most fundamentally important aspects of social service outreach is the accessibility of services, and this is especially true for work with seniors. Mobility and transportation can be overwhelming barriers to benefit enrollment, and it is often necessary to make special arrangements in order to accommodate an individual who is unable to schedule an appointment at your office or at an outreach site. For the purposes of this project, we found home visits with seniors to be very effective in allowing us to serve all clients who asked for help, to provide our services in a comfortable environment, and to ensure that the client could devote sufficient time and focus on the application itself.

While in many ways we believe that the use of home visits was critical to our success in this project, it should be noted that the trust we were afforded vis-à-vis our mutual relationship with Meals on Wheels and More was crucial to ensuring safe, successful home visit appointments. **It is suggested that if your organization is considering adding home visits to your outreach model, that you do so in conjunction with a partner organization that your clientele knows and trusts.** The service workers at this organization should be involved in your planning, engage in the referral process and become familiar with your outreach services.

Whether or not to conduct home visits with clients is a decision that each organization will have to make. Due to safety and other considerations, it is not always feasible to conduct home visits with clients. In these cases you may need to explore alternative meeting sites. These sites might include service organizations (such as food pantries, social service providers, and community centers) or other public establishments (such as restaurants, laundromats, libraries, and apartment complex common areas). Flexibility with the meeting site can often mean the difference between the client receiving needed benefits or going without. Because of the mobility barriers that many seniors experience, the key is to make your services as accessible as possible. In many ways this means going above and beyond normal outreach activities.

Whether you meet a client in their home, at an outreach site, or at your organization, here are some things to keep in mind when scheduling and conducting appointments with seniors:

- **Senior clients often need appointment reminders.** Make sure to call and remind them about your appointment with them. Keep in mind that it’s also common for seniors to miss appointments due to medical emergencies, so always do a follow-up call if a senior client misses an appointment.

- **Take your time and explain what happens after you submit the application.** Describe the follow-up letter, phone interview, and eligibility process, including receipt of the Lone Star Card. This is where clients most often slip through the cracks, so make sure they are prepared.

- **Set general time expectations.** Explain to your clients how long each part of the process will take. For example, based on our study, SNAP clients usually receive a phone interview appointment letter from the HHSC 4-7 days after submitting the application, and the phone interview is usually scheduled 4-7 days after that.
Case Example: An Effective Partnership Can Make a Big Difference

For this project, the Capital Area Food Bank partnered with Meals on Wheels and More (MOWAM), a local organization that provides direct services to seniors in Central Texas. Among the advantages of this partnership was the direct access to the people in need who we were looking to serve. MOWAM’s Social Workers were educated on CAFB’s services and were able to inform their clients about SNAP benefits during their initial assessment.

The fact that MOWAM’s Social Workers understood the barriers that seniors experience with SNAP enrollment, and were able to relay CAFB’s message to their clients, made this a very successful and effective partnership. This helped create a referral network that channeled potential clients directly to an Outreach Coordinator, bypassing the need for extensive outreach to reach these individuals.

This model was effective since MOWAM was already meeting with the people we were trying to reach and was educated about our referral process. Although conducting presentations at MOWAM’s Congregate Meal sites was effective, a vast majority of submitted applications were done via direct referrals.

### 2-1-1 UNITED WAY PARTNERSHIP

Establishing a partnership with your local United Way’s 2-1-1 Navigation Center can be very beneficial to your outreach program. When a person calls 2-1-1 for assistance, a Navigation Specialist collects demographic information such as zip code and age. When a senior calls 2-1-1 requesting assistance with food resources, this is a great opportunity to suggest that they may be eligible for SNAP and that your food bank can help with the application process. Contact your local United Way’s Community Information Coordinator and explain your services, emphasizing that you specialize in working with seniors, and request that your outreach program have a separate listing specifying your senior services. Your outreach program could be listed under several categories, such as:

- Food Pantries
- Emergency Food
- Food Banks/Food Distribution Warehouses
- Food Vouchers
- Congregate Meals/Nutrition Sites
- Senior Centers
- Older Adults
- Food Stamps/SNAP
- Food Stamps/SNAP Applications
- Benefits Assistance
KEY TAKEAWAYS

- There are two key components of successful SNAP outreach: conducting outreach visits and creating a referral system. Each method has a unique purpose and is equally important.

- The ease of access to our services is an essential consideration when working with seniors.

- Your local 2-1-1 United Way is a great potential partner in reaching clients in need.

- Partnerships with senior-serving organizations are critical to successful SNAP outreach to seniors.
Even though SNAP is an excellent resource for seniors seeking to afford the healthy foods they need, a more focused outreach strategy is needed to bridge the gap in senior SNAP enrollment. As you apply the concepts and strategies in this toolkit to your work, remember that while misconceptions about SNAP eligibility and barriers to enrollment are common among seniors, you are in the unique position to help them access the benefits for which they may be eligible.

Now that you have the tools, you can begin to build an effective outreach model and increase your impact on senior hunger in your community. As you do this, remember these key concepts as they are essential components of effective senior SNAP outreach:

- Seniors have special rules that allow for wider eligibility for SNAP, but many are not aware of this
- Medical expense deductions are underutilized and can result in an increased benefit amount for seniors if they qualify
- It is important to utilize strong social service skills, to treat all clients with empathy and dignity and to tailor your approach to each client’s individual needs, wishes and backgrounds
- There are many myths about SNAP eligibility, and there are easy ways to address these misconceptions
- Value can be added to a SNAP application when combined with other programs and services
- The Medicare Savings Program can save seniors hundreds on Medicare costs and the application process is easy
- Outreach visits are a great way to get the word out about SNAP and your services
- Strategic partnerships and referral systems are key to increased senior SNAP enrollment
- Accessibility is key—when making appointments, take extra care to ensure that your services are accessible to seniors with mobility and/or transportation barriers

At the end of this document you will find additional resources to help you get started with your outreach efforts. We hope that by utilizing the concepts found in this toolkit you will be one step closer to our goal of ending hunger in our communities.
Allowable Medical Expenses

**MEDICAL EXPENSE GUIDE**

In addition to shelter expenses, child care costs, and other standard deductions that can be claimed and deducted from gross income, people over 60 or with a disability are able to claim out-of-pocket medical expenses as part of their SNAP application. A detailed list of allowable expenses can be found below.

If the qualifying household member has a medical expense(s) greater than $35 and less than or equal to $137 per month, a Standard Medical Expense (SME) in the amount of $102 is factored into the net income test.

If the household has medical expenses greater than $137 per month, the actual amount (subtracting the first $35) for incurred expenses is factored into the net income test. However, if the household chooses not to provide verification of expenses exceeding $137, then the SME will be used instead.

The household must provide proof of expenses exceeding $35.

**ALLOWABLE MEDICAL EXPENSES**

- Medical care provided by a licensed practitioner or other qualified health professional (e.g., registered dietician).
- Dental care provided by a licensed practitioner or other qualified health professional.
- Psychotherapy care provided by a licensed practitioner or other qualified health professional.
- Rehabilitation care provided by a licensed practitioner or other qualified health professional.
- Hospitalization provided by a facility recognized by the state.
- Outpatient treatment provided by a facility recognized by the state.
- Nursing care provided by a facility recognized by the state.
- Nursing home care provided by a facility recognized by the state.
- Diapers for children with disabilities.
- Incontinence pads for elderly or adults with disabilities.
- Drugs prescribed by a licensed practitioner (including insulin).
- Over-the-counter medication (including aspirin, ibuprofen, medicated creams, etc.) when approved by a licensed practitioner or other qualified health professional.
- Medical supply costs (including rental) are deductible without a prescription/approval.
- Sickroom equipment costs (including rental) are deductible without a prescription/approval.
- Adaptive aids.
- Health insurance policy costs (including dental insurance, vision insurance, etc.). The costs of policies that do not specifically cover medical costs (such as income maintenance or lump sums for death or dismemberment) are not allowable.
- Hospitalization insurance policy costs (including hospital indemnity insurance, etc.). The costs of policies that do not specifically cover medical costs (such as income maintenance or lump sums for death or dismemberment) are not allowable.
- Medicare premiums and cost-sharing/ deductibles.

1 Source: [www.dads.state.tx/us](http://www.dads.state.tx/us)
• Spend down expenses incurred by Medicaid recipients.
• Medicaid Buy-In for Children (MBIC) premium payments.
• Dentures.
• Hearing aids.
• Prostheses.
• Service animals. Cost of securing and maintaining any animal trained to serve the needs of a person with disabilities, such as a guide dog or dog to help the hearing impaired. This includes dog food and veterinarian bills.
• Eyeglasses prescribed by a qualified health professional.
• Transportation costs (such as trips to the doctor, hospital, therapy, drug store, or paying someone to drive the individual for medical services, etc.). Note: When determining transportation costs, the individual may choose to use 56 cents per mile instead of keeping track of actual expenses\(^2\).
• Lodging costs to obtain medical services.
• Care costs. Cost of maintaining an attendant, home health aide, child care provider or housekeeper necessary because of age or illness. In addition to wages, deduct an amount equal to a one-person SNAP allotment if the applicant furnishes a majority of the attendant’s meals. If the applicant has attendant care costs that could qualify under both medical and dependent care deductions, consider the cost a medical expense.
• Repayment of a loan used to pay medical expenses.

The following are not allowed as a deduction for medical expenses:

• Food supplements that can be purchased with SNAP, such as Ensure and baby formula, even if prescribed by a physician;
• Paid or past due expenses billed prior to the initial certification period (that is, before the person was receiving SNAP); or herbal products.

\(^2\) This is the current state mileage reimbursement rate, which is updated annually. For up-to-date mileage reimbursement rates in Texas, visit: [https://fmx.cpa.state.tx.us/fm/travel/travelrates.php](https://fmx.cpa.state.tx.us/fm/travel/travelrates.php)
Survey Questions

For this project, a survey instrument was designed to capture the experiences of seniors as they navigated the application process. Each participant was asked questions before and after completing their application:

1. Prior to today, did you have access to a computer?
2. Rate your computer proficiency
3. Is there a particular reason you hadn’t applied (or re-applied) in the past?
4. Before today, how did you think the process was to apply for SNAP/Food Stamps?
5. How long do you think it takes to get benefits?
6. Were you aware that you could claim medical expenses in your application?
7. Would you be more inclined to apply if somebody could complete this application over the phone?

During their application appointment with an Outreach Coordinator, participants were invited to try www.yourtexasbenefits.com on their own, with guidance from the Coordinator. They were then asked:

8. If unable to complete the online application, what was the last section attempted?
9. Rate your difficulty creating a username/password
10. If attempted and not completed, what would make this online application easier?
11. If online application was completed on their own: How easy or difficult was this process?
12. If not attempted, what was the reason?
Survey Results

As part of this project, we surveyed 200 seniors on their experience using yourtexasbenefits.com and their knowledge of SNAP and the SNAP application process. Here are the highlights:

- Many of the seniors surveyed indicated that they hadn’t applied for benefits in the past, and their reasons varied:
  - 58% said the process was too difficult
  - 23% said that they thought they would only get $15 and it wasn’t worth it to apply
  - 16% said they didn’t know how to apply
  - 2% thought that other people need the money more than they do
  - 1% stated that they were afraid they would have to pay it back

- 82% believed that you had to go to a local benefits office to apply for SNAP

- 79% believed that it takes more than three weeks to receive benefits

- 94% of those surveyed were unaware of the medical expense deduction

- 66% had no computer skills, while another 16% described their computer skills as “weak”

- 76% of those surveyed did not own a computer

- 90% of those surveyed had difficulty creating a username and password

- 90% were unwilling and/or unable to attempt to complete the application online (with our guidance), therefore information on their experience with the application itself is unavailable. The reasons stated were:
  - 66% said it seemed too difficult
  - 22% said they didn’t know where to start
  - 11% said their computer skills were too weak
## Resource List

| **SOCIAL SERVICE RESOURCE ASSISTANCE AND REFERRAL** | 211 Texas  
www.211texas.org  
dial 211 or 1-877-541-7905 |
|----------------------------------------------------|--------------------------------------------------|
| **UTILITY ASSISTANCE** | Public Utility Commission of Texas:  
www.puc.texas.gov/consumer/lowincome/Assistance.aspx  
The Low-Income Home Energy Assistance Program (LIHEAP):  
[http://liheap.ncat.org/profiles/Texas.htm#utility](http://liheap.ncat.org/profiles/Texas.htm#utility)  
The Texas Comprehensive Energy Assistance Program (CEAP):  
Statewide cooling and utility bill assistance programs:  
| **PHONE BILL ASSISTANCE** | Assurance Wireless:  
[www.assurancewireless.com](http://www.assurancewireless.com)  
Safelink Wireless:  
[www.safelinkwireless.com](http://www.safelinkwireless.com) |
| **FARMERS’ MARKETS** | Senior Farmers’ Market Nutrition Program (SFMNP)  
[www.benefits.gov/benefits/benefit-details/5872](http://www.benefits.gov/benefits/benefit-details/5872) |
| **MEDICARE SAVINGS PROGRAM** | [www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html](http://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html) |
| **STATEWIDE LIST OF SENIOR COMMUNITY CENTERS** | [www.caretexas.net/list11_Texas_senior_centers.htm](http://www.caretexas.net/list11_Texas_senior_centers.htm) |
| **NATIONAL SENIOR ORGANIZATIONS** | National Council on Aging:  
Area Agency on Aging:  
[www.dads.state.tx.us/contact/aaa.cfm](http://www.dads.state.tx.us/contact/aaa.cfm)  
Meals on Wheels Association of Texas:  
[www.mealsonwheelstexas.org](http://www.mealsonwheelstexas.org)  
Department of Aging and Disability Services:  
[www.dads.state.tx.us](http://www.dads.state.tx.us)  
List of statewide and regional organizations:  
[www.elderoptionsoftexas.com/senior-assistance-programs.htm](http://www.elderoptionsoftexas.com/senior-assistance-programs.htm) |
| **LEGAL SERVICES LISTINGS** | [http://apps.americanbar.org/legalservices/findlegalhelp/main.cfm?id=TX](http://apps.americanbar.org/legalservices/findlegalhelp/main.cfm?id=TX) |
| **TRANSPORTATION RESOURCES** | [http://www.elderoptionsoftexas.com/article_alternatives_seniors_who_no_longer_drive.htm](http://www.elderoptionsoftexas.com/article_alternatives_seniors_who_no_longer_drive.htm) |
| **HOMECARE RESOURCES** | [http://www.payingforseniorcare.com/longtermcare/resources/texas_ccad.html](http://www.payingforseniorcare.com/longtermcare/resources/texas_ccad.html) |
ABOUT FEEDING TEXAS

Feeding Texas, formerly known as the Texas Food Bank Network (TFBN) is a statewide, 501(c)3 nonprofit organization. The mission of Feeding Texas is to lead a unified effort for a hunger-free Texas. Feeding Texas moves millions of hungry Texans toward food security through a statewide network of food banks, strengthens the collective response to hunger through collaboration and scaling success, and leads the public conversation needed to solve hunger in Texas.

ABOUT CAPITAL AREA FOOD BANK OF TEXAS

The mission of Capital Area Food Bank of Texas is to nourish hungry people and lead the community in ending hunger. Founded in 1981, the Food Bank provides food and grocery products to nearly 46,000 hungry Central Texans weekly through nearly 300 Partner Agencies and mobile pantries. Headquartered in Austin, CAFB serves 21 counties in Central Texas, an area about twice the size of Massachusetts. For more information on CAFB and its programs, visit www.austinfoodbank.org.

QUESTIONS?

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