

From the Hotline

If you have any questions on this column or other policy and procedural material, please have your Hotline designee call the **Policy Hotline at 617-348-8478**.

- Q. 1.** My SNAP client has a large one-time medical expense for a day-surgery performed last year. I averaged his \$2,400 expense over his 24-month certification period because he wants to pay the hospital \$100 each month. Can these average SNAP medical expense deductions continue beyond a 12-month period?
- A. 1.** Yes. Households with an elderly or disabled member certified for 24 months that have one-time only medical expenses may choose to average the expense over the remaining months in the certification period or choose a different option, as indicated below.
- (1) If the expense is incurred during the first 12 months of a 24-month certification period, clients may:
- deduct the expense for one month;
 - average the expense over the remainder of the first 12 months; or
 - average the expense over the remaining months in the certification period.
- (2) If the expense is incurred during the second 12 months, clients may:
- deduct the expense for one month; or
 - average the expense over the remaining months in the certification period.
- See the *SNAP Medical Deductions Job Aid* in Policy Online for more information on deductions. See 106 CMR 361.210 for information on elderly or disabled client qualifications.
- Q. 2.** Are there times when averaging medical expenses over a 24-month certification period would not be the most advantageous approach for a client?
- A. 2.** Yes. An elderly or disabled client may choose to average nonrecurring medical expenses over the certification period or have the nonrecurring medical expenses applied as a deduction for a single month. For the client to make an informed decision, the effect of each option should be explained to the client by the case manager. Because there is a maximum SNAP benefit allotment based on household size, several factors related to the impact of the medical expense deduction on the SNAP benefit amount must be considered when reviewing the options. These factors include:
- the amount of SNAP benefit the client currently receives;
 - the medical deduction type, i.e. standard versus actual; and
 - the length of time over which the client would receive this deduction.

(Continued on page 5)

From the Hotline *(Continued from page 4)*

Q. 3. Can you give me an example of when averaging a nonrecurring medical expense over 24 months would not be to the advantage of the elderly or disabled client?

A. 3. Yes. First, review the medical expense deduction policy in 106 CMR 364.500(E) and 106 CMR 364.500(F). A summary of these rules is below.

When medical expenses for elderly or disabled SNAP household members exceed per month:

- \$35, but are no more than \$125, deduct \$90; or
- \$125, deduct the medical expense, after subtracting \$35.

Example

If a client with a nonrecurring medical expense of \$720 requests to have this amount averaged over a 24-month certification period, the average will only net a \$30 per month expense. Since the regulations only permit a medical deduction for expenses in excess of \$35 per month, BEACON would not make a medical expense deduction in this case. If, however, the \$720 nonrecurring medical expense were averaged over a 12-month period, BEACON would recognize the \$60 per month as exceeding \$35 and give this client a \$90 monthly deduction. This would increase the client's SNAP benefits for an entire year. (This example assumes the case is not already receiving the maximum monthly SNAP benefit allotment.)

Q. 4. With ten months remaining in his certification period, my client reported a \$1,800 one-time medical expense. How many months of deductions are allowable and most beneficial for this client?

A. 4. In this example, the client has only 10 months remaining in his 12-month certification period. To maximize this client's SNAP benefit amount, a \$180 monthly deduction amount should be entered into the system, for 10 months. Following medical expense deduction rules, BEACON will apply a \$145 medical deduction amount when calculating this client's SNAP benefits, over the next 10 months.

Q. 5. My SNAP client had a one-time medical expense of \$1,200 from an in-office medical procedure performed last year. At his recent recertification, he reported that even though we had been deducting \$100 for the past year to cover his entire expense, it turns out that he has made zero payments on this obligation and therefore still owes the hospital the entire \$1,200 amount. Can I continue making this medical expense deduction?

A. 5. No. Whenever a nonrecurring medical expense deduction is allowed, it must be discontinued once the full payment amount has been deducted. Before zeroing out the expense, however, remember to assess the client's current situation and determine whether or not the client has incurred any subsequent one-time medical expenses or whether or not the client has more regular medical expenses that could still meet or exceed the \$35 threshold.