**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://www.masslegalservices.org/SNAPCalculator).

**Note:** You can now self-declare medical costs below $190/month. Visit [Mass.gov/guides/get-the-most-out-of-your-snap#-medical-costs](https://www.mass.gov/guides/get-the-most-out-of-your-snap#-medical-costs-) to learn more.

**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 | **292** | **292** | SNAP is maxed out at $292 without medical expenses |
| $700 | 210 | **292** | **292** |
| $800 | 240 | **292** | **292** |
| $900 | 270 | **292** | **292** |
| $1,000 | 300 | **291** | **292** | SNAP is maxed out at $292 if the household claims at least $35 in medical expenses |
| $1,100 | 330 | **255** | **292** |
| $1,200 | 360 | **219** | **289** | If the client pays actuals (medical expenses above $190) every additional $3 will boost SNAP by an additional $1 - up to max $292 benefit. |
| $1,300 | 390 | **183** | **253** |
| $1,400 | 420 | **147** | **217** |
| $1,500 | 450 | **111** | **181** |
| $1,600 | 480 | **75** | **145** | 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 | **39** | **109** |
| $1,800 | 540 | **23** | **73** |
| $1,900 | 570 | **37** |
| $2,000 | 600 | **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 ($2,510) are guaranteed the minimum SNAP benefit of $23.

**Rent = 30% of income (household of 2)**

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| 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 | **536** | **536** | SNAP is maxed out at $536 without medical expenses. |
| $800 | 240 | **536** | **536** |
| $900 | $270 | **536** | **536** |
| $1000 | 300 | **535** | **536** | SNAP is maxed out at $536 if the household claims at least $35 in medical expenses. |
| $1,100 | 330 | **499** | **536** |
| $1,200 | 360 | **463** | **533** | If the client pays actuals (medical expenses above $190) every additional $3 will boost SNAP by an additional $1 - up to max $536 benefit. |
| $1,300 | 390 | **427** | **497** |
| $1,400 | 420 | **391** | **461** |
| $1,500 | 450 | **355** | **425** |
| $1,600 | 480 | **319** | **389** |
| $1,700 | 510 | **283** | **353** |
| $1,800 | 540 | **247** | **317** |
| $1,900 | 570 | **211** | **281** |
| $2,000 | 600 | **175** | **245** |
| $2,100 | 630 | **139** | **209** |  |
| $2,200 | 660 | **103** | **173** |  |
| $2,300 | 690 | **67** | **137** |  |
| $2,400 | 720 | **31** | **101** |  |
| $2,500 | 750 | **23** | **65** | If a client's medical expenses are roughly the same amount they pay for rent per month, then SNAP will increase above $23. |
| $2,600 | 780 | **29** |
| $2,700 | 810 | **23** |
| $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 ($3,407) are guaranteed the minimum SNAP benefit of $23.

**Note:** You can now self-declare medical costs below $190/month. Visit [Mass.gov/guides/get-the-most-out-of-your-snap#-medical-costs](https://www.mass.gov/guides/get-the-most-out-of-your-snap#-medical-costs-) to learn more.