

Maximize CalFresh benefits with the Standard Medical Deduction

What is the Standard Medical Deduction (SMD)?

- It's a CalFresh rule that allows older adults or people with disabilities (including all SSI recipients) to get a \$120 income deduction in their CalFresh benefit calculation if they can prove that they pay for at least \$35 per month in medical expenses. On average, the SMD can increase someone's CalFresh benefits by \$20-30 per month! (More here: <https://bit.ly/2xiSjfp>)

Am I eligible for the SMD?

- Any individual who fits one of these descriptions below can claim medical expenses to receive the SMD, which can result in an increased benefit allotment for the whole household.
 - People who are 60+
 - People who are receiving a disability benefit, including SSI/SSP

What types of expenses can count?

- Many medical expenses that your insurance doesn't cover and that you pay out of pocket can be counted towards the SMD. They can be monthly recurring costs, or one-time costs that can be pro-rated as an average monthly expense above \$35. See below for many examples of eligible expenses.

Many types of expenses can count towards the SMD:	
Medical Care: <ul style="list-style-type: none"> Medical and dental care (including acupuncture, chiropractic, etc.) Copayments for visits Hospital stays Nursing care 	Medications: <ul style="list-style-type: none"> Prescription medication Copayments for medication Over the counter medicines or personal hygiene products prescribed by a health professional (you do not need to show a prescription to claim these)
Home Health Services and Service Animal Costs: <ul style="list-style-type: none"> Attendant services, including meals for paid caretakers Psychotherapy Food and veterinarian costs for service animals Nursing home care Lifeline services 	Health and Medical Supplies: <ul style="list-style-type: none"> Prescription eyewear Dentures, hearing aids, or prosthetics Wheelchairs or walkers (or wheelchair ramps or other mobility assistance installations) Special bandages Diapers and linens Hospital beds Portable oxygen
Insurance Payments: <ul style="list-style-type: none"> Medicare payments Medi-Cal share of cost Health and hospitalization premiums 	Transportation and Lodging: <ul style="list-style-type: none"> Public or private transportation (or car mileage) to get treatment or services. Mileage rate calculated using IRS Standard Business Mileage: https://bit.ly/2fLGlzf Lodging expenses needed to get treatment or services
If your medical expenses are...	Then...
Between \$35.01 to \$155 per month	You are eligible for the SMD of \$120
Over \$155.01 per month	You should deduct actual expenses in excess of \$35 per month to receive an even higher deduction

What if I'm already on CalFresh and I didn't report my medical expenses when I first applied?

- That's okay! You can update your case at any time, and your benefit amount will be adjusted. Contact your county and let them know that you have more than \$35 per month in medical expenses.

Do I have to provide receipts or proof of my medical expenses?



Submit a CalFresh application online: www.GetCalFresh.org
 CalFresh Benefits Helpline: 1-877-847-3663
 For CDSS policy updates and guidance: www.cdss.ca.gov/CalFreshSSI
 Find contact information for a county office: www.cdss.ca.gov/County-Offices

- Yes, you will be asked to provide receipts, medical bills or other forms of documentation that shows you paid for the out-of-pocket cost. If you are unable to provide a receipt, you will be asked to provide a sworn statement verifying the cost. If the cost is anticipated (e.g. you know you will need to pay for a pair of glasses in 3 months) you can tell the county about this cost now, and verify it once you have paid the expense. (The optional CF-31 form can be used: <https://bit.ly/2NAfyNd>)

How often do I have to provide proof of my medical expenses in order to keep receiving the SMD?

- If your medical expenses haven't changed, you do not need to resubmit receipts or proof at your next CalFresh recertification period. If they have changed, you will need to tell the county and submit any additional documents.

For Example:

Shirley is a 65 year old woman receiving SSI (\$931.72 in SSI per month), and lives with her adult son (he earns \$1,000 per month from a part-time job). They pay \$1,150 in rent. They are already receiving CalFresh, but recently learned about the SMD and they contacted their county to see if it could help them. Shirley and her son qualify for the SMD because she has above \$35 per month in medical expenses. This raises their CalFresh benefit from to \$72 to \$126 per month:

Eyeglasses (new pair every two years at \$125)	$\$125 / 24 \text{ months} = \5.20 per month
Medicare premium (\$135.5 monthly, deducted from Social Security)	\$135.50 per month
Over the counter medicines recommended by her doctor (\$25 every 3 months for over-the-counter inhalers, aspirin, etc.)	$\$25 / 3 = \8.33 per month
Mileage to doctor's visits and pharmacy (10 miles per month)	$10 \text{ miles} \times \$0.58 \text{ per mile} = \5.80 per month
	Total = \$154.33 per month

For Example:

Hector is a 72 year old man who is a SSI recipient and is currently homeless (\$931.72 in SSI per month). He is applying for CalFresh for the first time, and wants to make sure he gets the maximum CalFresh benefit he is entitled to. Hector qualifies for the SMD because he has above \$35 per month in medical expenses. His benefit would have been \$35 per month without the SMD, but increases to \$89 per month with the SMD:

Service dog (\$25 per month in pet food, \$60 per year in vet bill)	$\$25 + (\$60 / 12) = \$30.00 \text{ per month}$
Personal hygiene products recommended by doctor (\$8 per month in special soap for skin condition)	\$8.00 per month
Transportation to bi-weekly medical appointments in private car.	$32 \text{ mi R/T} \times 2 \times 58 \text{ cents} = \37.12
	Total = \$75.12 per month



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