

A PROGRAM OF THE  
CENTER FOR FOOD ACTION

# Hunger Free New Jersey

The logo consists of a thick green arc that starts on the left and curves upwards and to the right, ending at a dark blue square on the right side. The text 'Hunger Free' is positioned above 'New Jersey', and the entire text is in a dark blue, sans-serif font.

Older Adult  
SNAP  
Outreach Toolkit

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## Introduction

The Supplemental Nutrition Assistance Program, or SNAP, is a powerful tool in the fight against hunger. Here in New Jersey, Governor Phil Murphy has recognized the power of this program, and has increased the minimum SNAP payment for all New Jerseyans to \$95 a month.

According to the US Department of Agriculture, less than half of low-income older adults who are eligible for SNAP participate in the program in New Jersey. Even though special rules allow for wider SNAP eligibility for older adults, older Americans are less likely to participate in SNAP than almost any other demographic group.

There are numerous factors that contribute to this, including:

- Misconceptions about eligibility
- Lack of access to information
- Difficulties navigating the application or online portal
- Stigmas and myths about SNAP benefits

The resources in this toolkit will help you to learn about the ins and outs of SNAP for older adults, help you to effectively discuss SNAP with older New Jerseyans, and give you access to tools that will help you to engage older adults in your community.

## SNAP and Older Adults

SNAP (Supplemental Nutrition Assistance Program) is a federally funded assistance program that helps low-income families pay for food, and can assist these older adults to buy healthier, more nutritious food. The amount of SNAP benefits each household receives is based on several factors such as household size and income, as well as certain assets and expenses.

Most SNAP rules apply to all households, but there are several ways that households with an older adult member are different:

- Older adults have no work requirements.
- They remain eligible for 24 months before needing to recertify.
- Out-of-pocket medical exceeding \$35 per month are deducted from income (more on this later).
- They become automatically eligible for other utility benefit programs including Low Income Home Energy Assistance Program (LIHEAP).
- No threshold gross income test.

Households must meet certain requirements to qualify for SNAP, and a household includes anyone in the house who lives and eats together. SNAP eligibility and benefit amount is based on a consideration of income and certain expenses.

Who is eligible for SNAP?	
Household Size	Max. Allowable Income
1	\$2248
2	\$3041
3	\$3833
4	\$4625

*This chart is valid through September of 2024. For the most up-to-date information, [click here](#).*

*Older adults may qualify with income above these amounts if they have significant housing, medical and dependent care expenses.*

## Medical Expense Deductions

The Medical Expense Deduction is a huge opportunity to increase the number of older adults receiving SNAP. Certain recurrent, monthly out-of-pocket medical expenses over \$35 can be deducted from a older adult's gross income, often resulting in an increased benefit amount. For a typical older adult, the Center for Budget and Politics says claiming \$50-200 in medical expenses can result in an additional \$7-69 in SNAP benefits a month.

Many older adults 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 older adults enrolled in SNAP take the medical deduction, but 55% of SNAP-eligible older adults would qualify to use it.

Medical expenses must be documented, this could be receipts, bills, Social Security Benefit Statements, or other documents. These will need to be provided along with other application documents when submitted to the county Board of Social Services.

### *What expenses are counted?*

- Medical and dental care
- Hospitalization or outpatient treatment, nursing care, and nursing home care
- Prescription drugs
- Health and hospitalization insurance policy premiums
- Medicare premiums paid by the household
- Dentures, hearing aids, eyeglasses, and prosthetics
- Securing and maintaining a specially trained service animal, including the cost of dog food and veterinarian bills
- Reasonable costs of transportation and lodging to obtain medical treatment or service
- Maintaining an attendant, homemaker, home health aide, or housekeeper, when necessary due to age, infirmity, or illness.

### *What expenses are not counted?*

- Medical expense deductions are only for older adults or disabled, not everyone in the household
- Medically prescribed marijuana is not covered
- Food, even if they have a special diet due to disability, is not covered

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

## Communicating Effectively

Many income-eligible older adults across the state are missing out on a critical nutrition benefit by not applying for SNAP— assistance that could supplement their fixed income and improve their dietary health.

### *How to address some common myths about SNAP*

There are many reasons why older adults are often apprehensive about applying for SNAP. You can have a deeper impact when working with older adults if you are prepared to address their misconceptions and ready with facts and information.

How To De-Stigmatize SNAP	
Myth	Reality
Older adults receive low benefit amounts, some as low as \$15.	Thanks to new legislation, the minimum SNAP benefit amount per household in NJ is \$95. In many cases, older adults are eligible for more than the minimum amount.
The application process is too convoluted and hard. I don't want to waste time if I won't be approved.	NJ has worked hard to simplify the application process and allow you to pre-screen yourself before submitting through NJHelps.org, saving you time and trouble. Frontline staff at your building or day center can be helpful in completing the application as well. Paper applications are also available from the Board of Social Services.
It can take months to receive benefits.	Benefits are available within 30 days of approval, and in special circumstances can be granted in 7 days.
I don't want to use food stamps, everyone at the grocery store will see.	SNAP benefits are discreet and come on a debit card that looks just like any other card.

### Outreach Strategies

The previous section discussed the most effective ways to convey a SNAP outreach message to older adults; this section will focus on the most effective ways to reach them. Older adults who are qualified for SNAP aren't a monolith and need different outreach strategies. For example, a physically active, partially employed person who is 65 years old and takes care of their grandchildren will respond differently to outreach efforts than a homebound 84-year-old who relies on their adult children to navigate services.

Understanding your power as a trusted messenger is your biggest asset as you reach out to older adults about applying for SNAP. Seniors are wary of people they are unfamiliar with and things that sound too good to be true, so building yourself up as a trusted person will go a long way. Word of mouth can end up being your biggest source of referrals among your audience. Older adults tend to not feel comfortable sharing information about their income, expenses, or other personal information in a group setting. Keep your presentations short and lighthearted and invite them to contact you later to plan to meet.

### Setting up outreach events

Outreach events have many advantages, allowing you to reach a larger audience and giving you a chance to deliver a well-thought-out message. These events are a great way to develop your presence in a community and build a relationship with the people you meet. A script for outreach events is included in the appendix of this kit.

Start simply with your outreach events. A small coffee clutch where you give a short message about SNAP and discuss the new \$95 minimum benefit with older adults is a great first step, and an easy way

to build your reputation as a trusted source. Creative, imaginative events are also a great way to get more people involved and interested in SNAP benefits. Smoothie making demonstrations, slow cooker classes, and cooking demonstrations are great ways to show older adults what they can purchase with their SNAP benefits and how SNAP can increase the nutritional value of their diets. When planning your outreach event, using postcards, flyers, posters, and other materials can help bring out older adults who might not be as active in a community. We've included materials in the appendix of this kit to help you advertise your event to older adults in your community.

### Setting up appointments and applying for SNAP

After you've held your outreach event and set appointments with older adults to apply for SNAP, now it's time to sit down and work together to fill out the SNAP application. Some older adults may feel more comfortable filling out a paper application, which is available on the State's website, and we have included a copy in the appendix of this kit. A webinar of the SNAP application process, called SNAP 101, details the process and answers questions you might have as you help older adults apply for SNAP. This webinar is available to be watched at the link in our appendix.

When preparing to meet an older adult to assist them in applying for SNAP, here are some things to keep in mind:

- Make sure to follow up with the older adults about your upcoming appointment. Keep in mind that it is common for older adults to miss appointments due to medical emergencies, so always follow up if someone misses an appointment.
- Take your time and explain the application and what happens next. Describe the follow-up letter, phone interview, and eligibility process that will follow with the state, including the receipt of their SNAP Benefits Card. This is where many people slip through the cracks in the application process, so it is important to explain the next steps.
- Set general time expectations. Explain how long each part of the process will take. Generally, SNAP applicants should receive a phone interview appointment letter about 4-7 days after the application is submitted, and the phone interview is generally scheduled for about 4-7 days after that. Often, county Boards of Social Services can become backlogged, and the process can take longer. We recommend following up with the older adults you've assisted to ensure that they have received and responded to any correspondence from the Board of Social Services.

### Conclusion

Even though SNAP is an excellent resource for older adults seeking to afford the healthy foods they need, a more focused outreach strategy is needed to bridge the gap in older adult SNAP enrollment.

As you begin to build your effective outreach model and increase your impact on the older adults in your community, remember these key concepts that are essential to effective older adult SNAP outreach:

- Older adults have different rules that allow for more SNAP eligibility, but many are not aware
- Medical expense deductions are underutilized, and can increase the benefit amount of older adults if they qualify
- There are many myths and misconceptions about SNAP eligibility, but there are also many easy ways to address them

At the end of this toolkit, 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 that will help you to get started with your outreach efforts. If you have questions, please contact Hunger Free New Jersey at [HungerFreeNJ@cfanj.org](mailto:HungerFreeNJ@cfanj.org).

## Appendix

Application Document List  
Medical Expense Deduction Worksheet  
Sample Newsletter and Social Media Posts  
Sample SNAP Outreach Event Script  
SNAP Application  
Resource List

Application Document List

[Available Here](#)

Allowable Medical Deductions

[English](#)

[Spanish](#)

## Sample Newsletter Articles

Great news! Starting in March 2023, New Jersey has a new \$95 SNAP minimum benefit!

SNAP is intended to supplement food and nutrition needs, and with New Jersey's new minimum benefit amount, no household will receive less than \$95 a month in benefits! That can help to put a lot more healthy, fresh food on the table.

Eligibility is based on your household size and income. With SNAP, you can stretch your monthly food dollars and choose your own food. For more information and help applying for SNAP, call XXX-XXX-XXXX or email [XXX@XXX.XXX](mailto:XXX@XXX.XXX).

Have you heard? SNAP has Medical Expense Deductions!

SNAP, a federally funded program intended to supplement nutritional needs, can help you put more fresh, healthy food on your table. But did you know that you could deduct medical expenses when applying?

If you have any out-of-pocket medical expenses, be sure to gather them up and tell the person helping you what/how much they cost you. Most medical expenses (after the first \$35) may be considered when deciding your monthly benefit amount. Making sure all your medical expenses are counted may make a big difference to your monthly benefit amount.

Eligibility is based on your household size and income. For more information and help applying for SNAP, call XXX-XXX-XXXX or email [XXX@XXX.XXX](mailto:XXX@XXX.XXX).



## Sample SNAP Outreach Event Script

- Nearly 11 percent of New Jersey’s 1.5 million older adults face hunger each year.
- But the Supplemental Nutrition Assistance Program, or SNAP, is a powerful tool in the fight against hunger, and is here to help.
- Here in New Jersey, Governor Phil Murphy has recognized the power of this program, and has increased the minimum SNAP payment for all New Jerseyans to \$95 a month.
- Households must meet certain requirements to qualify for SNAP, and a household includes anyone in the house who lives and eats together.
- Most SNAP rules apply to all households, but there are several ways that households with an older adult member are different:
  - Older adults have no work requirements.
  - They remain eligible for 24 months before needing to recertify.
  - Medical expenses over \$35 per month are deducted from income.
- Any recurrent, monthly out-of-pocket medical expenses over \$35 can be deducted from a senior’s gross income, often resulting in an increased benefit amount.
- For a typical older adult, claiming \$50-200 in medical expenses can result in an additional \$7-69 in SNAP benefits a month.
- According to the National Council on Aging, only 14% of older adults enrolled in SNAP take the medical deduction, but 55% of SNAP-eligible seniors would qualify to use it.
- In New Jersey, a household’s SNAP allotment is deposited onto an electronic debit card which can be used at most stores that sell food.

Who is eligible for SNAP?	
Household Size	Max. Allowable Income
1	\$2,248
2	\$3,041
3	\$3,833

*This chart is valid through October of 2024.*

Application  
[Available Here](#)

## Resources for the SNAP Application

Application Page/Screen for Eligibility

<https://www.njhelps.org/NJHelpsHomePage>

Video Walk-Through

<https://www.youtube.com/watch?v=yESHwU4WUME>

County Boards of Social Services

<https://www.nj.gov/humanservices/dfd/counties/>

Find a Navigator

<https://www.nj.gov/humanservices/njsnap/apply/help/>

Find out more at  
[HungerFreeNJ.org](http://HungerFreeNJ.org)

[Twitter.com/HungerFreeNJ](https://twitter.com/HungerFreeNJ)  
[Facebook.com/HungerFreeNJ](https://facebook.com/HungerFreeNJ)



Hunger Free New Jersey is the state's leading private, non-profit advocacy organization working to ensure all New Jersey residents have healthy food to eat, every single day.