

# CalFresh Outreach Elderly/Disabled Deductions Checklist

**Excess Shelter Costs:** Households with members who are age 60 and older or who have a disability can deduct the **full amount** of excess shelter costs.

**Dependent Care Deduction:**<sup>1</sup> The total amount paid in child or adult care by the eligible household member can be deducted when the expense is necessary so that household member can: accept or continue employment, seek employment, comply with Food Stamp Employment and Training (FSET) requirements, or pursue education or training that is preparatory to employment (connected to Welfare-to-Work activities). Receipts with names of the dependent and the person who paid for the care are needed, and the amount should be prorated if not all costs are paid by eligible household member. The person who receives the care must live in the home but does not have to be in the CalFresh household. For example, the cost of adult care for a Supplemental Security Income (SSI) adult is an allowable deduction. The care provider cannot be a member of the CalFresh household.

**Excess Medical Expenses:** A household with at least one elderly or disabled household member can deduct that member's nonreimbursed medical expenses over \$35. The household member must be 60 years or older, or be disabled as defined by CalFresh regulations.<sup>2</sup> Only medical expenses that the household paid for out of pocket can be deducted. Expenses that are covered by Medi-Cal or other public or private medical insurance cannot be deducted. Deductible expenses include:

- Costs of medical and dental care, including co-payment for visits
- Hospitalization or nursing care (including hospitalization or nursing care of an individual who was a household member immediately prior to entering a hospital or nursing home)
  - Note: A household with a hospital bill can deduct the entire amount that is not reimbursable by any public or private insurance coverage. A hospital bill is considered a one-time medical expense. The household can either have a one-time-only deduction or have the expense averaged out over the remaining months of its certification period.
- Prescription medication (when prescribed) and medical supplies (such as special bandages, glucose strips, etc.)
- Over-the-counter medication (including insulin and vitamins), when approved by a qualified health professional
- Health and hospitalization insurance premiums (excluding the costs of health and accident or income maintenance policies)
- Medicare premiums or Medi-Cal share of cost
- Dentures, hearing aids, and prosthetics
- Costs for obtaining/maintaining service animal including costs of food and veterinarian bills
- Reasonable transportation and lodging expenses needed to obtain medical treatment
- Special telephone equipment for a person with disabilities
- Prescription eyeglasses and contact lenses
- Attendant services performed by someone outside of the household (even if that person is a relative) and meals provided to the "attendant" (i.e., meals for the caretaker being paid to take care of the elderly or disabled person)
- Rehabilitation services
- Psychotherapy

1. While this deduction applies to all households, it is included on this checklist to remind workers who may be screening households that have an elderly or disabled person who needs care.

2. See <http://www.dss.cahwnet.gov/Forms/English/DFA285C.PDF> for definition of elderly and disabled in CalFresh regulations.

If the household has not yet paid, has not received a bill, and cannot reasonably anticipate the expense amount, the CalFresh office will not allow the deductions. If the household receives a medical bill, other than for hospital expenses, the deduction should be determined in the following ways:

Insurance Status of Elderly or Disabled Household Member	Household Deduction
Insured by Medicare, Blue Cross/Blue Shield, or other private insurance company	In excess of \$35
Covered by Medi-Cal [Medicaid]	Member's share of cost or the doctor's bill, whichever is less
Uninsured	Total amount of the uninsured medical expenses that can be verified

**Reminder: Title V income is not counted as income.** Income received through the Senior Community Service Employment Program (Title V), such as hourly tax-free wages, reimbursement for transportation expenses, end-of-service stipends, and education awards.

Source: California Guide to Food Benefits, <http://foodstampguide.org/>