



SNAP Guide for Older Adults

Ahe Supplemental Nutrition Assistance Program (SNAP) is a federal nutrition program that provides monthly benefits on an Electronic Benefit Transfer (EBT) card to eligible individuals to purchase food, depending on household size, monthly income, and monthly expenses. A SNAP household can be made up of an individual living alone or a group of people living together and purchasing or sharing food together. In SNAP, anyone age 60 or older is considered an older adult and may be eligible for the program even if you receive income from Social Security benefits or retirement. Older adults and/or households that include a person with a disability are allowed to apply independently from other members of their household.

- **In Maryland, older adult SNAP participants are eligible for a state-funded SNAP supplemental benefit of \$50 per month.**

What Are the Income Limits for a SNAP Household?

SNAP income limits are determined by household size and are updated every fiscal year. Older adults and/or households that include a person with a disability are only required to meet the net income limit of 100 percent of the federal poverty level, making it easier for older adults to qualify for SNAP.

How Can Older Adults Maximize Their SNAP Benefits?

- The allowable deductions for older adults in Maryland are:
 - **Standard Deduction** is applied to all SNAP households.
 - **Standard Utility Allowance**
 - **Earned Income Deduction:** This applies to households earning income through employment or self-employment.
 - **Medical Expense Deduction:** Any out-of-pocket medical costs above \$35/month can be deducted from a household with an older adult or an individual with a disability.
 - **Excess Shelter Deduction:** Includes costs such as rent/mortgage, heating/cooling, electricity, etc. There is



no cap for households with someone age 60 or older, or with a disability.

- **Child Support Deduction:** If an older adult is paying child support, those payments can be deducted.

What Is the Certification Period for Older Adults Receiving SNAP Benefits?

Older adults receiving SNAP are assigned a certification period. The certification period is the period after application approval for households who are eligible to receive SNAP benefits, generally 12 months. For older adults with or without a disability, with no earned income, the certification period can be extended up to 24 months.

What Is the Elderly Simplified Application Project or “ESAP”?

Older adults age 60 and older with no earned income may be eligible to apply for benefits through the Elderly Simplified Application Project (ESAP). Under ESAP, applicants complete a streamlined process that includes a phone interview, reduced documentation requirements through Social Security Number data matching, and a longer recertification period of 36 months.

In some cases, a certification period may end early if there is a change in circumstances that makes the household ineligible (e.g., receiving an increase in earned or unearned income).



Can a SNAP Participant Receive Benefits if They Live in an Assisted Living Facility?

Older adults who are residents of federally subsidized housing for older adults or older adults who are disabled and live in certain nonprofit group living arrangements (small group homes with no more than 16 residents) are eligible for SNAP.

Where Can Older Adults Who Reside in Maryland Apply for SNAP?

- For SNAP application assistance, please contact Maryland Hunger Solutions via our toll-free number at 1-866-821-5552 or email us at SNAPoutreach@mdhungersolutions.org.
- Call DHS at 1-800-332-6347.
- Complete an online SNAP application at the Maryland Benefits website: <https://benefits.maryland.gov/>.
- Apply in-person at a local Department of Social Services (DSS) office.

Additional Maryland Food Supports for Older Adults

- **Senior Farmers' Market Nutrition Program (Senior FMNP):** Provides eligible Maryland residents aged 60 and older with a seasonal benefit to purchase fresh produce at farmers' markets and farm stands statewide.
- **My Groceries To Go!:** This program provides monthly boxes of shelf stable groceries to income eligible adults aged 60 and older.
- **Maryland Market Money:** A statewide farmers' market incentive program that matches SNAP and Senior FMNP benefits dollar-for-dollar at participating markets, allowing older adults to double their purchasing power for healthy, local foods.
- **Meals on Wheels:** This program helps older adult, homebound, and disabled individuals by delivering nutritious meals to their homes.