



## Maximizing Standard Medical Deductions

New eligibility guidelines have made it easier for seniors and people with disabilities to claim medical expenses with the new Standard Medical Deduction (SMD)! Now, individuals who are over 60 years of age and individuals living with a disability who have medical expenses of more than \$35.00 a month will qualify for a Standard Medical Deduction of \$120.00 a month. What this means is that these clients will have an easier time maximizing their benefit allotment!

Clients will still need to provide proof of medical expenses but they only need to document expenses of more than \$35.00 a month to get the full deduction. If you have clients with expenses higher than \$155.00 a month, those clients can claim actual expenses by providing proof of medical expenses over \$155.00 a month.

Monthly Medical Expenses	Deduction Client Qualifies For
Under \$35.00 a month	Not eligible for deduction
\$35.01-\$155.00 a month	Eligible for Standard Medical Deduction of \$120
\$155.01 a month and over	Eligible for actual expenses over \$35.00 a month

## Types of Medical Expenses

Many clients who qualify for the medical deduction are not aware that they could get additional benefits by providing proof of medical expenses. Outlined below are the types of medical expenses that can be claimed by individuals who qualify for the medical deduction. Only medical expenses that are paid out of pocket by the CalFresh household can be included.

Types of Medical Expenses that Can Be Claimed	
<ul style="list-style-type: none"> <li>• Cost of medical and dental care, including co-payment for visits</li> <li>• Hospitalization or nursing care</li> <li>• Prescription medications and medical supplies</li> <li>• Over the counter medication, when approved by a qualified professional</li> <li>• Health and hospitalization insurance premiums</li> <li>• Rehabilitation services</li> <li>• Acupuncture, chiropractic or herbal treatments</li> </ul>	<ul style="list-style-type: none"> <li>• Medicare premiums or Medi-Cal share of cost</li> <li>• Dentures, hearing aids, and prosthetics</li> <li>• Cost for obtaining/maintaining service animal</li> <li>• Reasonable transportation and lodging expenses needed to obtain medical treatment</li> <li>• Prescription eyes glasses and contact lenses</li> <li>• Cost of attendant services &amp; home health aids</li> </ul>





## Ways to Verify Medical Expenses:

The County can accept a wide range of documents to prove medical expenses. Listed below are some ideas of ways to document medical expenses, but please note that these are just suggestions on how to document medical expenses.

Common examples of verifications include, but are not limited to:

- A print out from a doctor or health provider showing co-payments and dates. The dates of appointments can be used to help provide documentation of transportation costs to and from medical appointments.
- Pharmacy print outs of prescription drugs costs and date
- Receipts for over-the-counter medications and other health supplies recommended by a licensed health care practitioner
- Bills or statements showing private insurance premiums and deductibles

## Additional Tips & Considerations

- Most seniors and people with disabilities are not claiming medical expenses so make sure to inform and screen households for the new SMD.
- While applicants only need to report and claim medical expenses over \$35.00 a month, whenever possible encourage them to claim actual expenses so they can maximize their benefit amount.
- Outstanding medical bills can be included as medical expenses. The bill can be averaged over the remaining months in the CalFresh certification period or claimed in one month- whichever is better for the household.

