

The Medical Expense Deduction Can Increase CalFresh Benefits for Older Adults, Including SSI Recipients

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Older adults and individuals with disabilities who receive Supplemental Security Income (SSI) became eligible for CalFresh in 2019. Since then, over 700,000 SSI beneficiaries have enrolled in CalFresh. The pandemic resulted in many recertification functions being paused just as SSI beneficiaries were enrolling in the program, however, recertifications are beginning again. As older adults and individuals with disabilities start going through recertification of their CalFresh benefits, keep in mind an important tool to help maximize the CalFresh benefit amount—the Standard Medical Deduction (SMD).

Individuals who are 60 or older, or who are considered disabled, can deduct medical expenses over \$35 that they incur out-of-pocket. If they can provide proof of medical expenses between \$35.01 and \$155 per month, they can get the Standard Medical Deduction (SMD), which is a \$120 income deduction. This deduction reduces the net income used to calculate the CalFresh benefit, leading to a higher CalFresh benefit.

You can deduct expenses like out-of-pocket costs for dentures, health insurance premiums, and incontinence supplies. For a larger expense, you can choose to take it as a one-time deduction, or you can choose to spread out the expense over the remaining months of your CalFresh certification period.

[California Association of Food Banks has a fact sheet on the CalFresh standard medical deduction](#) that can help you understand how to use this deduction. Make sure you know about this deduction and can help individuals to submit their medical expenses to the County to adjust their CalFresh benefit.