

Seniors and People with Disabilities Who Receive SSI Can Apply for CalFresh in Summer 2019

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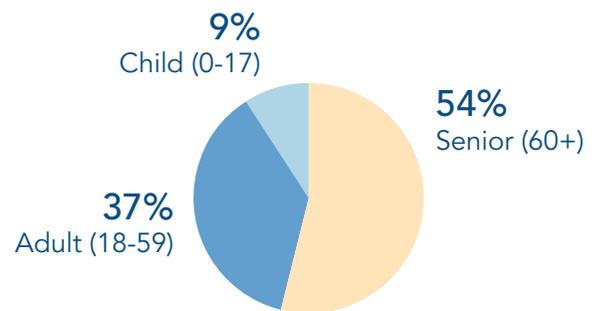
Starting June 1, 2019, seniors and people with disabilities who receive Supplemental Security Income (SSI)/State Supplementary Payment (SSP) will be allowed to receive CalFresh benefits. In this fact sheet, learn more details about this CalFresh expansion and what SSI recipients will need to do.

If you are looking for a brief explanation of the change, see the [one and two-page flyers](#) from the Californians for SSI coalition.

Key Points

- **SSI/SSP benefits will NOT be reduced as a result of this change.** The change simply means that someone is allowed to receive both SSI and CalFresh at the same time.
- Many SSI recipients will need to affirmatively apply for CalFresh.
- Households where some members already receive CalFresh may qualify for a new state-funded nutrition benefit in addition to or instead of the CalFresh benefit.

SSI Recipient Age



Currently, CalFresh provides nearly four million Californians an average of \$130 a month on a debit (EBT) card to purchase food at grocery stores and farmers' markets. Since 1974, people who receive SSI have been barred from receiving CalFresh benefits because of a state policy called "cash-out." The upcoming change, which was included in [last year's state budget](#), will end this "cash-out" policy and expand CalFresh eligibility to seniors and people with disabilities who receive SSI.

The expansion will be particularly important for seniors age 60 or older, who represent more than half of the over 1.2 million low-income Californians who receive SSI, to help meet their basic needs. In addition to seniors, about 1 in 10 SSI recipients are children with disabilities, and the rest are adults with disabilities. Everyone who receives SSI is also enrolled in Medi-Cal. One third also receive In-Home Supportive Services to help them remain safely in their home.

Seniors and people with disabilities who receive SSI will experience this change in different ways, depending on their household situation

SSI recipients who live in households where no one receives CalFresh will need to apply for CalFresh. In contrast, SSI recipients who live in a household where other members already receive CalFresh do not need to apply. In that situation, the County should automatically add the SSI recipient at the household's next CalFresh reporting deadline. The following sections cover these scenarios in more depth.

SCENARIO 1:

SSI senior or person with a disability living alone or living with others who do not receive CalFresh.

These SSI recipients will need to apply for CalFresh this summer, through the usual CalFresh application channels in their county. Applications can also be submitted at getcalfresh.org from anywhere across the state.

This group includes the vast majority of people affected by the policy change. While CalFresh benefits cannot be issued to SSI recipients until June 2019, SSI recipients can start applying in May. Applications received in May can be approved for CalFresh benefits beginning in June 2019, if otherwise eligible. If you are a provider interested in supporting applications in May, please contact Andrew Cheyne (andrew@cafoodbanks.org) at the California Association of Food Banks or Trinh Phan (tphan@justiceinaging.org) at Justice in Aging, or your county CalFresh agency.

SCENARIO 2:

SSI senior or person with a disability living in an existing CalFresh household (other people in the home receive CalFresh).

No action by the SSI recipient is needed. At the next CalFresh reporting deadline on or after June 1, 2019, the household will be asked to provide information about any SSI recipients – and then the household's CalFresh amount should be automatically recalculated.

If they choose, an SSI recipient can ask the county to add them to the existing CalFresh household, rather than wait for the next reporting deadline. SSI recipients can make this voluntary request any time on or after June 1, 2019.

For some households, adding the SSI recipient and their income will increase the CalFresh benefit. For other households, adding the SSI recipient will lead to a reduction or total loss of the CalFresh benefit, due to the increase in household income from the SSI benefits. These households will receive a state-funded nutrition benefit to help offset the loss, either the Supplemental or Transitional Nutrition Benefit. The county will automatically screen for these new nutrition benefits when adding the SSI recipient to the CalFresh household.

Example

Karen, a senior whose only income is SSI, lives with Karen's 40-year-old adult child, Jeremy, and two grandchildren. The household purchases and prepares their meals together, and Jeremy and the grandchildren receive CalFresh. At the next CalFresh reporting deadline after June 1, 2019, the County calculates a new CalFresh benefit for the entire household, including in that calculation Karen and Karen's SSI income.

- If the new CalFresh benefit is more than the previous benefit, the entire household simply begins receiving the new higher benefit amount.
- If the new CalFresh benefit is less than the previous benefit, then the household should qualify for the *Supplemental Nutrition Benefit*, which would be added to the new lower CalFresh benefit.
- If adding in Karen's income means that the household no longer qualifies to receive any CalFresh benefit, then the household should qualify for the *Transitional Nutrition Benefit*.

Note: If Karen at some point begins purchasing and preparing food separately from Jeremy and the grandchildren, Karen can become a separate CalFresh household. There would be two CalFresh households from that point forward, one with just Karen and a second with Jeremy and the grandchildren, each receiving their own CalFresh benefit. See "CalFresh Households" in the next section for more information on this rule.

Note on Screening for the Supplemental and Transitional Nutrition Benefits: To be screened for these benefits, the SSI recipient must be part of a household that receives CalFresh before June 1, 2019. If the household only begins receiving CalFresh on or after June 1, then the household will not be screened for these benefits. Thus, if an SSI recipient lives with others who do not receive CalFresh, the household may want to consider applying for CalFresh before June 1. If found eligible, the household except for the SSI recipient would receive CalFresh now. The SSI recipient would be added at the household's next CalFresh reporting deadline after June 1, and the household could be screened for the Supplemental or Transitional Nutrition Benefit at that point.

Keep in Mind the Following Rules That Help Seniors and People with Disabilities Who Receive SSI to Qualify for and Continue Receiving CalFresh

HOUSING COSTS

SSI recipients who are approved for CalFresh will receive a benefit that will vary depending on individual circumstances like household size, income, and expenses. Those with higher housing costs may qualify for a higher benefit because the CalFresh calculation includes a deduction for shelter costs, which is uncapped for households that include a senior or person with a disability.

Example: A senior living alone whose only income is SSI and who pays \$350 of their monthly income toward rent might qualify for about \$75 in CalFresh, while a senior in the same situation who pays \$750 in rent might qualify for [the current maximum CalFresh benefit for an individual of \\$192](#).

MEDICAL EXPENSE DEDUCTION

Seniors and people with disabilities can also take a deduction for medical expenses, which can help them qualify for a higher CalFresh benefit. CalFresh provides a standard deduction of \$120 if there are verified medical expenses between \$35.01 and \$155 per month; individuals with expenses above \$155 can claim a deduction of the actual amount above \$35. Expenses can include:

- medical and dental care
- prescription medications
- over-the-counter medications approved by a medical professional
- costs to obtain and maintain service animals
- transportation (including mileage) and lodging needed to obtain medical treatment
- medical equipment and supplies.

MINIMUM BENEFIT

A CalFresh household consisting of one person who receives SSI or two people who both receive SSI will qualify for at least a \$15 minimum CalFresh benefit.

KEEPING BENEFITS

CalFresh households with only seniors or people with disabilities and no earned income qualify for rules that make it easier to stay on CalFresh. [These households are recertified for CalFresh every 36 months \(instead of every 12 or 24 months\) and do not need to do a recertification interview.](#)

CALFRESH HOUSEHOLDS

Some SSI recipients who share a home with others may qualify to be their own CalFresh household, which can result in higher CalFresh benefits overall. When people live together and purchase and prepare food together, they are considered one CalFresh household. Households apply together and share a CalFresh allotment calculated based on shared income and expenses. There are two situations where a senior or person with a disability can be a separate CalFresh household:

- People who share a home but do not purchase and prepare food together can apply for CalFresh independently of one another. Thus, people who are elderly or disabled may apply for CalFresh separately from other people living with them (including roommates, siblings, or adult children) if they do not purchase and prepare food with others in the home. However, there are two groups of people who must apply together, regardless of whether or not they purchase and prepare food together: married couples living together, and parents living with their children under age 22.
- An individual who meets all three of the following criteria can be their own CalFresh household, even if they purchase and prepare food with the rest of the household:
 - The person is both elderly **and** disabled,
 - Is unable to purchase and prepare meals separately because of a disability, and
 - The income of the rest of the household does not exceed 165% of the FPL.

In these situations, the individual may receive CalFresh as a separate household. This may result in higher benefit amounts for the CalFresh households as a whole.

RECEIVING MEALS FROM AN INSTITUTION OR SERVICE

Typically, someone living in an institution and receiving the majority of their meals from the institution cannot receive CalFresh. However, there are exceptions to this rule, such as residents of federally subsidized housing for the elderly, a person who is blind or disabled in a group living arrangement, or residents of a drug or alcohol treatment center, a domestic violence shelter, or a homeless shelter. These individuals can apply for CalFresh, and will be treated as a separate CalFresh household from others living in the facility.

Note that an individual can receive CalFresh even if they receive meals from a service like Meals on Wheels. Under CalFresh rules, "Meal Service Providers" are entities authorized to provide meals to CalFresh recipients. These authorized meal service providers can include meal delivery services like Meals on Wheels, communal dining facilities, and senior citizen centers and apartment buildings.

In addition to the scenarios described above, providers should be aware of three other groups who will be affected by this change: individuals who previously declined SSI in order to receive CalFresh benefits, CAPI recipients, and SSI recipients who can now be eligible for FDPIR.

People who declined SSI in order to receive CalFresh can apply for SSI starting June 1, 2019

The policy change should boost income for these individuals, who declined to apply for small SSI/SSP grants in order to receive CalFresh instead. These individuals should consider applying for SSI on or after the change goes into effect on June 1, 2019, when they will be allowed to receive both the SSI/SSP benefit and their CalFresh benefit. Note that the SSI/SSP benefit will count as income for CalFresh and will likely result in some reduction of the CalFresh benefit.

CAPI benefits will increase by \$10

The Cash Assistance Program for Immigrants (CAPI) benefit, which until now has been \$10 less per person than the SSI/SSP benefit, will be increased by \$10 per person starting June 1, 2019. This means that the CAPI benefit amount will be the same as the SSI/SSP benefit amount. The increase should happen automatically in June 2019, with no action needed by CAPI recipients.

SSI seniors and people with disabilities can choose between FDPIR and CalFresh

Under current policy, SSI/SSP recipients are ineligible for the Food Distribution Program on Indian Reservations (FDPIR). Starting June 1, 2019, individuals receiving SSI/SSP will be eligible for FDPIR, provided all other eligibility criteria are met. Note that households can participate in either CalFresh or FDPIR, not both at the same time.

Resources

- [Resource page](#) of California Association of Food Banks
- [Detailed information from the state CalFresh agency](#)
- [Information for aging providers and legal services](#)
- [Californians for SSI coalition](#), which advocated for this policy change