

## What counts as a medical expense?

Claim all expenses you owe because they are not paid by insurance, Medicaid, or Medicare.

- **Premiums** for health insurance and Medicare
- **Basic medical expenses**, including:
  - Medical and dental services
  - Hospital and nursing care
  - Prescription drugs
  - Prescribed medical supplies and equipment
  - Dentures, hearing aids, prosthetics, eyeglasses, hearing aids, hearing aid batteries, etc.
- **Caregiver or chore provider services** needed due to age, disability, or illness (such as homemaker, home health, home help, childcare)
- **Over-the-counter drugs and supplies** recommended by a licensed health professional
- **Alternative treatments** prescribed by a licensed practitioner (acupuncture, massage, chiropractor, etc.)
- **Bills for assistance animals**, including seeing eye dogs (food, veterinarian, or purchase of the animal)
- **Transportation and lodging** necessary to get medical treatment, supplies, or prescriptions (actual cost for bus or taxi; mileage for private car - \$.56 a mile for travel in 2014)
- **Medicaid cost sharing** (copays, deductibles, etc.)

**Tip:** Medical travel expenses can add up. Keep track of trips to doctors, drug stores, etc. Get receipts if you travel by taxi. Note the mileage if you travel by private car. Keep proof of trips (appointment notice, receipt, etc.)

## Michigan's Food Assistance Program (FAP) is also known as Food Stamps, SNAP, or the Bridge Card benefit.

**To qualify for Food Assistance**, your income must be below a limit. The income limit depends on how many people are in your Food Assistance household and whether your household includes a "Senior Disabled Veteran" member. You can apply for Food Assistance online at [www.mibridges.Michigan.gov/access](http://www.mibridges.Michigan.gov/access), or visit your local Michigan Department of Human Services office. Eligible households receive more benefits when their budgeted income is lower.

### For more information about the Food Assistance Program:

- Call the Food and Nutrition Program Helpline at (800) 481-4989
- Visit [foodstamphelp.org](http://foodstamphelp.org)
- Visit [www.Michigan.gov/dhs](http://www.Michigan.gov/dhs) and click on >Eligibility and Services, and >Food Assistance



This pamphlet was prepared by the Center for Civil Justice in January 2014.

It is not a substitute for legal advice.

**To find legal help in Michigan**, contact the Food and Nutrition Helpline at (800) 481-4989, call the State Bar Lawyer Referral service at (800)968-0738 or visit [michiganlegalhelp.org](http://michiganlegalhelp.org)

*Having a hard time paying for food and medical expenses?*

Find out about the **Food Assistance Program Medical Expense Deduction** for low income households that include a senior (age 60 or older), or a person who is eligible for disability benefits



### Abbreviations we use in this pamphlet:

- FAP** = Food Assistance Program
- DHS** = Department of Human Services
- SDV** = Senior Disabled Veteran

## How does the medical expense deduction help SDV households?

DHS will subtract an SDV person's approved medical expenses from the household's income when deciding if you are eligible for Food Assistance (FAP) and how much your monthly benefit will be.

To get a deduction, the SDV person must have more than \$35 in monthly medical expenses. Only the amount over \$35 will be deducted.

## Who is an SDV ("Senior-Disabled-Veteran") person?

"Senior" means **60 or older**.

You are "**disabled**" or a "**disabled veteran**" if you receive one of these:

- **Social Security or SSI** based on disability or blindness (or approved and waiting for first payment)
- **A public pension (federal, state, or local government)** based on a disability that Social Security considers to be permanent
- **Disability-based Medicaid** approved by the DHS Medical Review Team or the Social Security Administration
- **Railroad retirement benefits** (if you also receive Medicare or have a disability that meets Social Security standards)
- **VA disability benefits** as a surviving spouse or child of a U.S. veteran

OR you are:

- A veteran with a **disability rated as "total" by the VA** (service-related or non-service related)

## Two kinds of medical expenses:

**1. "Recurring expenses"** - Expenses that will continue or you expect to have again in future months during your FAP certification period (usually 12 or 24 months for SDV households). These may include follow-ups, tests, prescription drugs, or over-the-counter medicines or supplies.

**DHS must estimate your expected recurring expenses** based on the proof you give and other available information. Get legal help if you have trouble getting proof DHS says it needs.

Once DHS estimates your expected medical expenses and gives you a deduction for recurring bills, **you do not have to report changes in medical expenses** until your next review or redetermination, unless you choose to.

**Tip:** Your past bills are a good starting point for proving recurring expenses, but additional information may be needed. Get legal help if you have problems with this.

**2. "One-time expenses"** - Expenses that you did not expect or that will only occur once during your FAP certification period. These may include bills for things like hearing aids or prostheses, surgery, or emergency room visits.

**DHS will not deduct a one-time expense if it is "overdue."** Tell DHS and give them proof (verification) right away when you have a medical bill, to be sure it will be considered in figuring your FAP eligibility or benefit amount.

**Tip:** Tell DHS about one-time medical bills right away, even if you are not sure how much your insurance, Medicare, or Medicaid will pay, to be sure that DHS does not reject the bills as "overdue".

## How do you get a medical expense deduction?

**1. Claim the expense.** Tell DHS about the expense.

You can do this **on DHS forms**, such as:

- Assistance Application - online (mibriges) or paper application
- Change Report form
- Redetermination or Mid-certification Review form.

You can **fax, mail, deliver, or email** a written note (or a copy of the bill) with your name and case number, and the date, clearly written on it, to DHS.

You can **call your DHS caseworker** to verbally report the expense.

**Tip:** A written claim is always best! Put your name and case number on all pages. Keep a copy of everything you send or hand in!  
Tell DHS if the expense is one-time only or if it will continue or occur again.

**2. Give proof (verification) of the expense.**

DHS must verify the amount of your bills. The process is different depending on whether it is a recurring expense or a one-time expense.

If you have recurring bills, DHS will need proof of how much the medical bills are, and information to make a reasonable estimate of your future expenses, such as:

- how much the expense is
- how often you have the expense
- how much is covered by insurance, Medicare, or Medicaid