



**A Guide to Supplemental Security Income/  
Supplemental Nutrition Assistance Program  
Combined Application Projects**

June 2017

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## **ABOUT FRAC**

The Food Research & Action Center (FRAC) is the leading national organization working for more effective public and private policies to eradicate domestic hunger and undernutrition. Sign-up for FRAC's *Weekly News Digest* at [frac.org](http://frac.org).

## **ACKNOWLEDGMENTS**

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- Walmart Foundation; and
- Wellspring Philanthropic Fund.

For more information about the Supplemental Nutrition Assistance Program (SNAP), visit FRAC's website at [frac.org](http://frac.org). If you have further questions about SNAP and eligibility to participate, please email Ellen Vollinger via [evollinger@frac.org](mailto:evollinger@frac.org).

## **About This Guide**

This guide offers a comprehensive understanding of Combined Application Projects (CAP), how they serve populations of older Americans and people with disabilities, and best practices for executing them.

To show how some CAPs have been implemented, this report also reviews five early state CAP demonstrations: the Mississippi Combined Application Project (MSCAP); the New York State Supplemental Security Income Nutrition Improvement Program (NYSNIP); the South Carolina Combined Application Project (SCCAP); the Texas Combined Application Project (Texas SNAP CAP); and the Washington Combined Application Project (WASHCAP).

This guide's key takeaways are: people with disabilities and seniors face significant barriers to accessing benefits through the Supplemental Nutrition Assistance Program and Supplemental Security Income; CAPs effectively reduce barriers; not every state has a CAP, and those that do, have slightly different guidelines; advocates should familiarize themselves with different state policies regarding CAPs and learn the positive and negative aspects for each of them.

## **Background on Supplemental Security Income and the Supplemental Nutrition Assistance Program**

Supplemental Security Income (SSI) is a federal program that provides income support to low-income people who are either 65 years or older, visually impaired, or have a disability. Some people need SSI because they do not receive Social Security (due to not being insured) or they are in the waiting period before receiving SSI benefits (in the case of people with disabilities). Others may be receiving Social Security and other income, but in such small amounts that they need supplemental income support.

The Supplemental Nutrition Assistance Program (SNAP) is a federally funded national program that provides eligible participants with money to be used exclusively for purchasing food. The program is meant to alleviate hunger in low-income populations. Benefits are distributed to participants via Electronic Benefits Transfer (EBT) cards, which allow recipients to access their SNAP allotments through a debit-style card that is accepted at SNAP-authorized retailers, such as supermarkets and food marts. SNAP eligibility is based mainly on income, assets, and household size. Certain client expenditures, such as shelter and utility costs, can be taken into account when calculating benefit amounts.

Because SSI benefits are so modest, SSI recipients who do not receive SNAP are often at risk of hunger. Many have difficulty accessing and affording nutritious food. Although the majority of SSI recipients are “categorically” or automatically eligible for SNAP, it can still be very difficult for seniors and persons with disabilities to get help because of transportation problems, difficulties penetrating the SNAP application process, or feelings of shame and stigma associated with asking for help.

Traditionally, seniors have had low SNAP participation rates. Participation rates for both non-elderly people with disabilities and seniors have steadily risen in recent years; however, senior SNAP participation rates are still much lower than overall SNAP participation rates. In fiscal year (FY) 2014, the most recent year with available participation data, only 42 percent of eligible seniors received SNAP, and 84 percent of eligible households with disabled non-elderly adults received SNAP. The overall SNAP participation rate of FY 2014 was 83 percent.<sup>1</sup>

### **SNAP Participation in FY 2014**

<u>Population Sector</u>	<u>SNAP Participation Rate</u>
Elderly	42%
Disabled non-elderly	84%
Overall	83%

<sup>1</sup> U.S. Department of Agriculture. (2016). *Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2010 to Fiscal Year 2014*. Available at: <https://fns-prod.azureedge.net/sites/default/files/ops/Trends2010-2014.pdf>. Accessed on June 5, 2017.

More effective SNAP enrollment practices, education, and application assistance are crucial to serve greater numbers of eligible people, especially seniors and people with disabilities. To better serve specific populations, such as the elderly, streamlining the application process is particularly important.

### **Combined Application Projects**

SSI/SNAP Combined Application Projects (CAP) are state-demonstration programs that aim to increase SNAP participation among SSI recipients by enrolling them automatically into SNAP, which reinforces the legally mandated connection between the two programs. CAPs are designed to break down barriers to SNAP by allowing seniors and persons with disabilities to apply for SNAP, without visiting a SNAP office, by simplifying the SNAP application down to one or two easy questions and by using standard benefit amounts that can provide CAP recipients with more than the minimum benefit. Even though most SSI recipients are eligible for SNAP, many still do not enroll. States that are interested in implementing a CAP should submit a letter of intent to both the U.S. Department of Agriculture (USDA) and the regional USDA office.

Although it is federal law that SSI recipients must be given a chance to apply for SNAP at the Social Security Administration (SSA) office while they are applying for SSI, it does not happen often. SSA caseworkers may not know federal SNAP policy well enough or they may simply forget. Even when SSI applicants also apply for SNAP benefits, they are still required to complete the regular state SNAP application form, including appearing in person at the SNAP office. This forces applicants to face numerous physical, psychological, and application barriers, all while assuming they may only qualify for the minimum benefit level. For example, seniors and people with disabilities often cannot drive or may find it difficult to use public transportation to get to offices. Many seniors feel there is a powerful stigma associated with receiving SNAP. Applications are often long and very complicated, and may pose particularly acute problems for people who are elderly or have disabilities. (In recent years, states and advocates have partnered to simplify SNAP applications by developing senior-only application forms and procedures.) Some elderly persons may only qualify for the minimum monthly benefit of \$16, while others may qualify for much higher amounts. While even the minimum amount can be helpful, many seniors and people with disabilities may not find the trouble of applying to be worthwhile in light of the barriers they must overcome.

As of FY 2015, 17 states had obtained a waiver from USDA to implement a CAP: Arizona, Florida, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Mississippi, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, South Dakota, Texas, Virginia, and Washington. New Mexico previously operated a CAP, but discontinued it in 2014.<sup>2</sup>

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<sup>2</sup> Food Research & Action Center. (2015). *SNAP Matters for People with Disabilities*. Available at [http://frac.org/wp-content/uploads/snap\\_matters\\_people\\_with\\_disabililties.pdf](http://frac.org/wp-content/uploads/snap_matters_people_with_disabililties.pdf). Accessed on June 5, 2017.

## **Standard CAP Model**

Mississippi, New York, South Carolina, and Washington operate under the original SCCAP model (“Standard CAP model”), which involves cooperation between SSA offices and the state’s SNAP agency. The exact details of each state’s demonstration are slightly different, but the general procedures are similar: when clients qualify for — and enroll in — SSI, they are asked at the SSA office if they would like to receive SNAP. If they accept, their relevant information is directly downloaded to the state SNAP agency (via the State Data Exchange, or SDX, which is described below). Their new SNAP benefits are generated at that time, automatically or manually. SNAP benefits are issued and sent to the recipient. No actual contact by the recipient with the SNAP office is necessary.

Participation in the Standard CAP is limited to single individuals living alone, or single individuals living with others, but paying for their own food and shelter costs. Married couples cannot currently participate in the Standard CAP.

In addition to enrolling new clients, Standard CAP states also seek to enroll existing SSI participants who do not already receive SNAP. In order to do this, SSA sends letters and does outreach to connect with these eligible SSI recipients.

## **Modified CAP Model**

The Texas SNAP CAP model (“Modified CAP model”) does not involve overt cooperation with SSA offices. Instead of automatically certifying SSI recipients for SNAP using SSI data sent directly from SSA, the Texas SNAP CAP agency requests the names of new SSI recipients from SSA and identifies those SSI recipients who are eligible for SNAP.<sup>3</sup> The state SNAP agency itself then sends those recipients greatly simplified SNAP applications, with a few straightforward, easy-to-answer questions. The client must then complete that form and return it to the SNAP office. Benefits are then issued and sent to the recipient.

Married couples can participate in the Texas model, but the spouses are treated as two separate households.

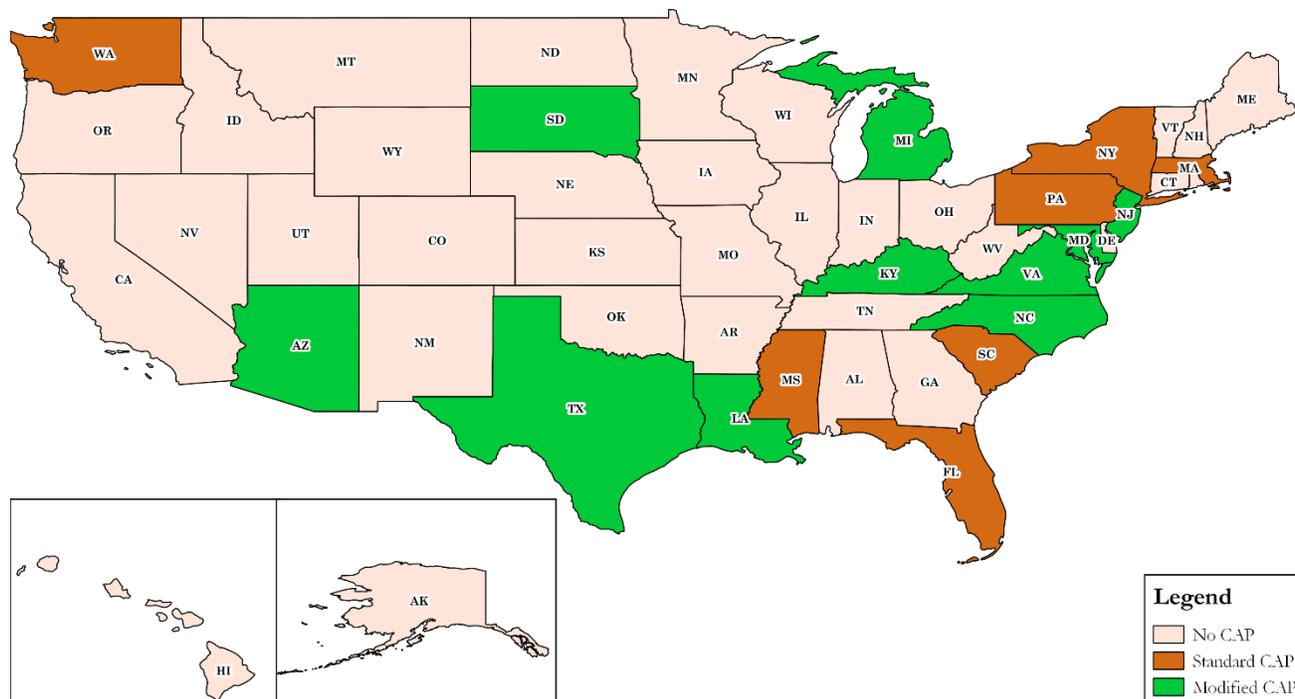
Currently, only SSI recipients who are 50 years or older can participate in the Texas model. Modified CAP states are given the choice to either serve only SSI recipients over the age of 65 or all SSI recipients.

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<sup>3</sup> Texas Health and Human Services (2013). SNAP-CAP guidelines. Available at <https://hhs.texas.gov/laws-regulations/handbooks/texas-works-handbook/part-b-case-management/section-400-special-households#B475>. Accessed on June 5, 2017.

The map below shows which type of CAP model, if any, is operating in each state:

US Combined Application Projects (Current as of 2015)



## State CAP Descriptions

### South Carolina (SCCAP)

In SCCAP, which was the first standard CAP to be implemented, there are four steps to SNAP enrollment:

1. A client comes into an SSA office and applies for SSI. They are eligible for SCCAP if they are eligible for SSI and if they indicate on their SSI application that they have no earned income, they are single, and they either live alone or with others, but pay for their food and shelter costs.
2. Seeing that the client is eligible for SCCAP, the SSA caseworker asks the client if they would like to receive SNAP benefits. If the client says “yes,” the SSA worker asks the client a few questions about their shelter and utility costs. Additionally, the client signs a form acknowledging their Rights and Responsibilities in SNAP. This and the client’s SSI information are stored in SSA’s database.

3. All of the client's relevant information is downloaded from SSA to the South Carolina SNAP agency by way of the State Data Exchange (SDX). As soon as the agency receives this information, a SNAP caseworker manually opens a case for the recipient, and generates the recipient's benefits (see Standardized Benefits and Deductions for information on standardized benefit amounts).
4. The SNAP benefits are sent to the recipient, in the form of an EBT card. The client is then certified to receive SNAP benefits for two years. The client never enters the SNAP office.

Clients with any earned income are ineligible for benefits through SCCAP. This, however, does not mean that seniors and people with disabilities with earned income cannot receive SNAP — they just cannot participate in SCCAP.

In addition to enrolling new clients into SCCAP, clients who were already receiving SSI and SNAP when SCCAP began were converted into the SCCAP system.

### **Mississippi (MSCAP)**

MSCAP is quite similar to SCCAP. The application procedure is the same. The differences lie in the standardized benefits and the way the shelter costs affect the benefits. Additionally, MSCAP does not serve SSI recipients who do not receive the maximum allowable SSI benefit.

### **Washington (WASHCAP)**

WASHCAP differs from the South Carolina and Mississippi CAPs in a few key ways. The client interaction with the benefits system is identical, but the information gleaned from the SSI system is handled differently. The differences are as follows:

- Once the client's SSA information is downloaded to the state SNAP agency (via SDX), the SNAP computer system automatically opens the client's case and generates benefits. In South Carolina and Mississippi, a SNAP caseworker is required to manually open the case and generate benefits.
- Both South Carolina and Mississippi use a standardized income for the client, instead of looking at the client's actual unearned income (SSI and other benefits). This results in a standardized benefit. WASHCAP takes the client's actual income into account, so there is no standardized benefit.
- In Washington, a client may earn income for up to three consecutive months before they become ineligible for benefits through WASHCAP. Neither SCCAP nor MSCAP allow clients to have any earned income.

## **New York (NYSNIP)**

NYSNIP also differs from SCCAP in a few ways:

- There are 30 standard benefit amounts, compared to four in South Carolina and Mississippi, and two in Texas.
- Clients can claim earned income.
- As in Washington, benefits are automatically generated once they have been downloaded to SNAP via SDX.
- Clients are not required to provide their signatures when they enroll in NYSNIP at the SSA office. Instead, their use of the EBT card constitutes an electronic signature.
- Clients are certified for four years and have a check-in interview after two years.

## **Texas (SNAP)**

The Texas SNAP CAP, which is a Modified CAP, differs from the Standard CAP demonstrations mainly by not requiring the state SNAP agency to interact with SSA. The state SNAP agency downloads all eligible SSI recipients (via SDX) and identifies those who also are eligible for the Texas SNAP CAP. The state then sends a simple, one-page SNAP application form to the identified client. The application asks for the client's signature, and has only one question: "How much does your household pay for rent/mortgage and utility expenses per month?" Once the client returns the application by mail, they will be enrolled in SNAP and will soon receive an EBT card with their SNAP benefits posted to it. If the client cannot complete the application by themselves, they can have an Authorized Representative complete it for them.

Other differences between the Texas SNAP CAP and the Standard CAP demonstrations are:

- The Texas SNAP CAP limits eligibility to SSI recipients who are age 50 or older.
- Married couples are eligible to participate in the program, but are treated as separate households.
- There are only two standard benefit amounts, unlike the four amounts in SCCAP and MSCAP.
- Clients are certified for three years.

## **Standardized Benefits and Deductions**

A major difference between CAP benefits and regular SNAP benefits for seniors and people with disabilities is the standardized and simplified nature of the CAP SNAP benefits. Except for WASHCAP, all of the CAP demonstrations set standard benefit levels. Recipients qualify for particular benefit levels depending on their shelter costs and their unearned income.

In South Carolina and Mississippi, a CAP client's SNAP benefits are determined by two variables with two possible values each: whether or not a client has unearned income in addition to SSI, and whether a client has shelter costs above or below a particular value

(\$215 for South Carolina and \$205 for Mississippi — see Appendix for benefit details). There are only four possible monthly benefit levels, ranging from \$16 to \$42. Shelter costs typically include housing and utility expenses.

In Texas, there is only one variable with two possible values: whether a client has shelter costs above or below \$400. Thus, there are only two possible monthly benefit levels: \$65 and \$95.

In New York there are 30 possible benefit levels, depending on the client's home address, shelter costs, and income other than SSI. The range of monthly benefits is from \$16 to \$194.

In Washington there are no standardized benefits. WASHCAP calculates the benefit amount by taking unearned income into account; however, there are standardized expense calculations. In calculating benefit amounts, SNAP deducts a certain amount from the client's income depending on how much the client pays for shelter. Those standardized deductions allow the client to receive more SNAP. In WASHCAP, the standard deductions are determined by shelter expenses. If a client pays \$320 or more in housing costs, they will receive a \$400 standard housing expense. If the client pays less than \$320 a month in housing costs, they will receive a \$235 standardized shelter expense. All households also receive the standard utility allowance (SUA) of \$287. These standardized expenses affect how much the client receives in food benefits.

USDA requires CAPs to remain cost-neutral. This means that standardized benefits assigned to CAP clients must equal roughly the cost that SNAP *would have spent* on CAP clients had they enrolled under regular SNAP.

For certain states, this means that some CAP clients will still receive the regular SNAP minimum monthly benefit of \$16. For other states with high shelter costs, it means that the CAP minimum monthly benefit allotment will be greater than \$16 (as in New York and Texas, for example).

While not considered as part of the cost neutrality calculation, CAPs also yield administrative advantages. Since the CAP application procedure is so streamlined, and clients never need to come into the SNAP office, enrolling SSI recipients in SNAP via CAPs requires fewer times the case file needs to be accessed, which results in less crowded offices. This makes it easier for SNAP applicants to apply for SNAP and for SNAP caseworkers to process the applications more efficiently.

Many SSI clients will receive the same or a slightly greater SNAP benefit through CAPs than they would have otherwise. There are some people, however, who may receive a lower SNAP allotment through CAPs and those people are given the opportunity to opt out of their state's CAP.

## Opting out

When SNAP caseworkers calculate regular SNAP eligibility and benefit amounts, they take into account many client circumstances, such as amounts of earned and unearned income, and shelter and medical costs. However, since most CAP demonstrations have standard benefit levels, not every client circumstance is factored into the calculation. In setting benefit levels, CAPs make certain assumptions. For instance, CAP standard benefits assume that clients do not have unusually large out-of-pocket medical expenses, which otherwise could be used as an income deduction when calculating SNAP benefit amounts. CAPs also assume that a client's shelter costs are not above a certain amount. If a client did have unusually high medical or shelter expenses, he or she might be eligible for a greater benefit than otherwise provided by the CAP.

When this happens, the client is given the choice to *opt out* of the CAP demonstration and participate in SNAP under regular, federal rules.

In all state demonstrations, clients can opt out of the program if their unreimbursed monthly medical expenses exceed \$35. They can also opt out if their monthly shelter expenses exceed a certain amount, determined by the state (and updated annually).

### 2017 CAP Opt Out Cost Thresholds

<u>State</u>	<u>Monthly Shelter Costs Clients Must Exceed to Opt Out of CAP</u>
Mississippi	\$392
Louisiana	\$491
New York	\$246

The availability of opt-out information varies by state. In South Carolina, opt-out information is printed on every piece of correspondence that the agency sends to the client (the original application, informational brochures, notification letters, and updates). In Mississippi, opting out is explained when the client meets with their caseworker. In Washington, opt-out information is provided on the application and on the informational brochure. In Texas, unlike the Standard CAPs, clients are allowed to opt out at any time. In most cases, a client will not want to opt out. Many clients receive more SNAP benefits through the CAP demonstrations than they would under regular SNAP.

## Connecting SSI Clients With SNAP

There are two key ways to reach out to SSI clients with information about CAP: connecting with clients who are signing up for SSI and connecting with clients who are either already signed up for SSI, but not enrolled in CAP, or are enrolled in either SSI or CAP. The first approach occurs at the SSA office, while the client is applying for SSI. At that moment, the SSA caseworker should identify whether or not the client is eligible for CAP, and inform the client of the program. This approach requires training SSA caseworkers to correctly identify and educate eligible CAP participants.

Reaching out to SSI participants who are not enrolled in CAP, or who are not enrolled in SSI or SNAP, is more challenging. There are lessons learned from early CAP states:

- The Mississippi CAP received local press. The SNAP state agency also used program pamphlets to advertise the program. MSCAP's major outreach efforts consisted of letters sent to eligible SSI recipients. These letters not only informed SSI recipients of the CAP demonstration, they also gave those recipients an opportunity to apply by including a simplified SNAP application, similar to what SSI recipients would fill out at the SSA office. State officials report that they enrolled nearly 9,000 people in just a few months.
- Washington received local television and newspaper coverage when it first started in early 2002. Every month, WASHCAP identified 5,000 SSI recipients who were not receiving SNAP, and sent them informational letters as well as one-page SNAP applications. Additionally, local SNAP advocates promoted WASHCAP at senior centers.
- Texas SNAP CAP sent monthly mailings (simplified SNAP applications) to eligible SSI recipients. The SNAP state agency followed up by mailing additional applications to non-respondents. Clients who still did not respond were referred to outreach coordinators, who attempted to follow up with them. Outreach coordinators contacted CAP clients who were not using their benefits (potentially due to confusion with the EBT card system), inquired about the reason, and offered help in the form of EBT trainings and general counseling.

### **Early CAP Successes**

An [evaluation of the South Carolina CAP](#), which is the longest-running CAP, found several positive outcomes (see Links and Resources for a link to the SCCAP Program Evaluation):

- The SNAP participation rate among SSI recipients increased from 38 percent in 1994 to 50 percent in 1998, while the national rate decreased from 42 percent to 38 percent during the same time period.
- Net potential administrative savings to the South Carolina Department of Social Services were estimated to be \$575,000 per year.
- Almost 80 percent of new SSI applicants reported that the SNAP application process at SSA was “easy” or “neither easy nor hard.”

Overall, the states that implemented CAPs increased SNAP participation rates of SSI recipients in those states. CAP states saw a 48 percent increase in SNAP participation among one-person SSI households from 2000–2008. In 2007, 13 percent of seniors that received SNAP used a CAP to apply.<sup>4</sup>

Part of the success of CAPs comes from the fact that combining applications for services cuts down on the work and steps that seniors and people with disabilities must

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<sup>4</sup> Dorn, S., Minton, S., & Huber, E. (2014). *Examples of Promising Practices for Integrating and Coordinating Eligibility, Enrollment and Retention: Human Services and Health Programs Under the Affordable Care Act*. Available at: <http://www.urban.org/sites/default/files/publication/22961/413231-Examples-of-Promising-Practices-for-Integrating-and-Coordinating-Eligibility-Enrollment-and-Retention-Human-Services-and-Health-Programs-Under-the-Affordable-Care-Act.PDF>. Accessed on June 5, 2017.

complete to receive those services. For low-income elderly and people with disabilities — populations who are eligible for a wide range of social services, but who have difficulty accessing social service offices — one way to connect them with SSI and SNAP is to present the services in a comprehensive application package. For example, a package might include applications for Medicare, SNAP, SSI, and Social Security.

### **Project Challenges**

There are three major challenges with CAPs in general.

1. **SSA/SNAP cooperation:** The Standard CAP operating procedures require excellent cooperation between the state SNAP agency and the state's SSA staff. When a client comes into the SSA office to enroll in SSI, the SSA caseworker must be able to identify whether or not the client is eligible for the state CAP. If the client is eligible, the caseworker must inform the client of the program and give them the chance to apply.

This requires training the SSA caseworker and an SSA commitment to the state CAP. If SSA caseworkers do not receive proper training, or fail to identify and perform outreach to clients, CAP efficacy will suffer. Some Standard CAP states have experienced this cooperation problem more than others; however, CAP states that involved SSA in programmatic decision-making early in the process report that cooperation with SSA has been an asset, not a problem. It is interesting to note that the Texas program does not require explicit cooperation with SSA, since all of its outreach is done after the client has enrolled in SSI. This is one potential benefit of the Modified CAP approach, but it is also a potential disadvantage: the Texas program risks passing up SNAP enrollment at the key moment when the client is already applying for SSI.

2. **Computer system compatibility:** Early SNAP states reported issues with ensuring that SNAP agencies can preserve, store, and process information related to Social Security. Given the highly automated quality of CAPs, computer system compatibility and reliability are essential. States that are developing or modernizing their computerized eligibility systems should consider how to make their new systems compatible with the automated systems used by other government programs and agencies.
3. **Adequacy of new standardized benefit amounts:** Since 2001, USDA has required that all Standard CAPs have two categories for high and low shelter costs. Under these rules, some clients who have low shelter costs and income in addition to SSI will receive only the minimum benefit of \$16 a month. The requirement resulted from changes in the 1996 welfare legislation prohibiting demonstration projects that increase the shelter deduction for households with little or no shelter costs. In states with relatively moderate or low shelter costs, many CAP clients will receive only the minimum \$16 benefit, while in states with higher shelter costs — New York and Texas, for example — all CAP clients will continue to receive more than \$16.
4. **Eligibility Restrictions:** Texas and Louisiana CAPs only allow older populations (50 or older and 60 or older, respectively) to enroll in CAP. This excludes other SSI recipients who might be eligible, such as persons with disabilities. All other CAP states enroll both seniors and persons with disabilities.

## **General Conclusions**

The evidence to date indicates that CAPs raise SNAP participation rates among people who are older or have disabilities. CAPs eliminate many of the problems that seniors and persons with disabilities face when they apply for SNAP: difficulty with getting to the SNAP office, embarrassment for being required to enter the SNAP office to apply, difficulty with filling out the application, and, in some cases, discouragement because of the expectation that they will receive a monthly benefit of \$16.

States that are interested in implementing a CAP should submit a letter of intent to USDA and the regional USDA office. States and advocates interested in starting a CAP should consider how the different CAP models react with specific conditions in their state.

- Operations for the Texas program are simpler than other CAPs in some ways because SSA is not involved (e.g., training and communications). This can be a benefit if it becomes administratively difficult to work closely with SSA. On the other hand, because of this lack of interaction, the Texas SNAP CAP adds the additional step of sending the client a simplified SNAP application. This additional step may decrease participation.
- Washington and New York's method of automatically opening SNAP cases based on SDX data is simple and automated. Additionally, New York's method of obtaining "electronic consent" from a client's first use of the EBT card reduces the paperwork burden on the client.
- It is important to have a strong outreach component in any CAP approach. Strong outreach (as in the Texas program) is a crucial supplement to SSI referrals.

## **Links and Resources**

### *State sites*

South Carolina SCCAP official website and information:

<https://dss.sc.gov/assistance-programs/snap/how-do-i-apply/help-for-the-disabled/>

SCCAP Program Evaluation:

<https://fns-prod.azureedge.net/sites/default/files/ssi-fsp-Pt.1.pdf>

Washington WASHCAP rules and regulations:

<http://apps.leg.wa.gov/wac/default.aspx?cite=388-492&full=true#388-492-0070>

Louisiana LaCAP information:

<http://www.dss.state.la.us/index.cfm?md=pagebuilder&tmp=home&pid=93>

Texas SNAP CAP information:

<https://hhs.texas.gov/laws-regulations/handbooks/texas-works-handbook/part-b-case-management/section-400-special-households#B475>

Mississippi MSCAP information:

<http://www.mdhs.state.ms.us/media/72378/snap-manual.pdf>

Michigan MiCAP information:

<https://dhhs.michigan.gov/OLMWEB/EX/BP/Public/BEM/618.pdf>

Massachusetts Bay State CAP

information: <http://webapps.ehs.state.ma.us/DTA/PolicyOnline/olg%20docs/regulations/fs/366.PDF>

New York NYSNIP information:

<http://hungersolutionsny.org/information-resources/hunger-resources/new-york-state-nutrition-improvement-project-automatically>

Virginia VaCAP information:

[http://townhall.virginia.gov/L/GetFile.cfm?File=E:%5Ctownhall%5Cdocroot%5CGuidanceDocs%5C765%5CGDoc\\_DSS\\_1118\\_v9.pdf](http://townhall.virginia.gov/L/GetFile.cfm?File=E:%5Ctownhall%5Cdocroot%5CGuidanceDocs%5C765%5CGDoc_DSS_1118_v9.pdf)

Maryland MACAP information:

<https://www.law.umaryland.edu/marshall/dhr/1036.pdf>

Pennsylvania PA CAP information:

<http://services.dpw.state.pa.us/oimpolicymanuals/snap/OPS070104.pdf>

### *Federal Government Sites*

U.S. Department of Agriculture, Food and Nutrition Service, information on the elderly and disabled: <https://www.fns.usda.gov/snap/snap-special-rules-elderly-or-disabled>

USDA report on senior SNAP participation rate:  
<http://www.ers.usda.gov/publications/FoodReview/Sep2002/frvol25i2e.pdf>

USDA focus group regarding seniors and SNAP:  
<https://www.ers.usda.gov/publications/pub-details/?pubid=43163>

The Administration on Aging: <http://www.aoa.gov>

Administration on Aging, Profile of Older Americans, 2016:  
[https://aoa.acl.gov/aging\\_statistics/profile/index.aspx](https://aoa.acl.gov/aging_statistics/profile/index.aspx)

### *Other Resources*

FRAC report on barriers to SNAP for people with disabilities:  
[http://frac.org/wp-content/uploads/snap\\_matters\\_people\\_with\\_disabilities.pdf](http://frac.org/wp-content/uploads/snap_matters_people_with_disabilities.pdf)

AARP and FRAC's food insecurity toolkit:  
<http://frac.org/research/resource-library/combating-food-insecurity-tools-helping-older-adults-access-snap-2>

FRAC's webpage on senior hunger  
<http://frac.org/hunger-poverty-america/senior-hunger>

Feeding America's fact sheet on senior hunger:  
<http://www.feedingamerica.org/hunger-in-america/impact-of-hunger/senior-hunger/senior-hunger-fact-sheet.html>

Benefits Check Up: <http://www.benefitscheckup.com/>

National Council on the Aging: <http://www.ncoa.org/>

Urban Institute report on promising SNAP methods:  
<http://www.urban.org/sites/default/files/publication/22961/413231-Examples-of-Promising-Practices-for-Integrating-and-Coordinating-Eligibility-Enrollment-and-Retention-Human-Services-and-Health-Programs-Under-the-Affordable-Care-Act.PDF>

## Appendix — Benefit Levels by State, as of January, 2017

### *South Carolina (four benefit levels):*

SCCAP has four standard benefit levels. Individuals with SSI only and individuals with SSI and other unearned income, such as Temporary Assistance for Needy Families (TANF) or Social Security, each have two levels, depending on shelter costs:

Household	Monthly SNAP benefit amount	
	Shelter costs at or above \$215 per month	Shelter costs below \$215 per month
SSI only	\$37	\$12
SSI and other unearned income	\$28	\$16

### *Mississippi (four benefit levels):*

MSCAP has four standard benefit levels. Like SCCAP, individuals with SSI only and individuals with SSI and other unearned income, such as TANF or Social Security, each have two levels, depending on shelter costs:

Household	Monthly SNAP benefit amount	
	Shelter costs at or above \$335 per month	Shelter costs below \$335 per month
SSI only	\$56	\$39
SSI and other unearned income	\$47	\$30

### *Pennsylvania (four benefit levels):*

PA CAP has four standard benefit levels. Like SCCAP, individuals with SSI only and individuals with SSI and other unearned income, such as TANF or Social Security, each have two levels, depending on shelter costs:

Household	Monthly SNAP benefit amount	
	Shelter costs at or above \$196 per month	Shelter costs below \$196 per month
SSI only	\$103	\$31
SSI and other unearned income	\$94	\$22

*Washington (no standard benefit levels):*

Because WASHCAP takes into account the amount of unearned income the recipient receives, there are no standard benefit levels. There are, however, standardized deductions for housing and utility costs. The deductions are used to calculate the SNAP benefits. The deductions are as follows:

<b>Household</b>	<b>Standardized expense amount</b>
Housing costs at or above \$320 per month	\$400 (includes individual SUA)
Housing costs below \$320 per month	\$235 (includes individual SUA)

*Texas (two benefit levels):*

SNAP has only two standard benefit levels. Benefits depend solely on high or low total shelter costs:

<b>Household</b>	<b>Monthly SNAP benefit amount</b>
Shelter costs at or above \$400 per month	\$95
Shelter costs below \$400 per month	\$65

*Virginia (two benefit levels):*

SNAP has only two standard benefit levels. Benefits depend solely on high or low total shelter costs:

<b>Household</b>	<b>Monthly SNAP benefit amount</b>
Shelter expenses at or above \$500 per month	\$100
Shelter expenses below \$499 per month	\$80

*Maryland (two benefit levels):*

SNAP has only two standard benefit levels. Benefits depend solely on high or low total shelter costs:

<b>Household</b>	<b>Monthly SNAP benefit amount</b>
Shelter expenses at or above \$506 per month	\$125
Shelter expenses below \$505 per month	\$80

*New York (30 benefit levels):*

NYSNIP has 30 standardized benefit levels – 10 possible levels for each of three locations in New York. In this table, “High Shelter” means monthly shelter expenses at or above \$242, and “Low Shelter” means monthly shelter expenses below \$242. Additionally, when clients enroll in NYSINP they are asked if they live in public or subsidized housing where heat is included in the rent. If they do, they do not receive a Standard Utility Allowance (SUA), and so receive lower SNAP benefits. This table describes the 30 possible benefit levels:

<b>Household</b>		<b>Monthly SNAP benefit amount</b>		
		<b>New York City</b>	<b>Nassau/Suffolk</b>	<b>Upstate</b>
Shelter Type 94 (High Shelter/SUA)	SSI Only	\$194	\$194	\$194
	Other Income	\$194	\$194	\$194
Shelter Type 95 (Low Shelter/SUA)	SSI Only	\$194	\$192	\$167
	Other Income	\$194	\$183	\$158
Shelter Type 96 (High Shelter/SUA/\$21 HEAP)	SSI Only	\$194	\$194	\$194
	Other Income	\$194	\$194	\$194
Shelter Type 96 (High Shelter/No SUA)	SSI Only	\$31	\$31	\$31
	Other Income	\$22	\$22	\$22
Shelter Type 97 (Low Shelter/SUA/\$21 HEAP)	SSI Only	\$194	\$192	\$167
	Other Income	\$194	\$183	\$158
Shelter Type 97 (Low Shelter/No SUA)	SSI Only	\$16	\$16	\$16
	Other Income	\$16	\$16	\$16
Shelter Type 98 (No Shelter or SUA Data)	SSI Only	\$16	\$16	\$16
	Other Income	\$16	\$16	\$16