

SNAP and Medicaid in a Nutshell

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Together, we do the community **justice.**

Supplemental Nutrition Assistance Program (SNAP)

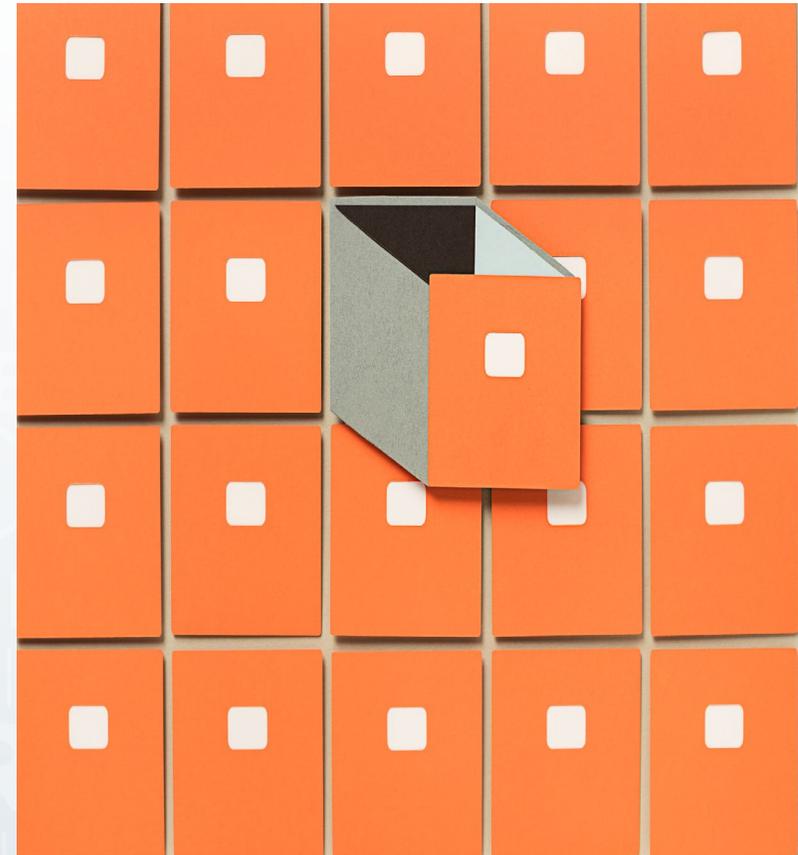
- **Monthly payment made to low-income individuals and families for use in purchasing food items**
 - Formerly known as food stamps or food assistance
- **Who can get SNAP?**
 - Individuals or families with household income at or below 130% FPL
 - Gross income test waived for seniors and persons with disabilities – skip to budget and net income test
 - No requirement to have children in the household
 - Seniors and persons with disabilities can deduct medical expenses above \$35 monthly



SNAP Work Requirements

Work Registration

- Identifies employable individuals applying for or participating in SNAP
- All recipients ages 18-64 must register unless exempt
- Registrants must accept a bona fide offer of suitable employment
- Registrants must continue suitable employment until no longer suitable, terminated for reasons beyond your control, or you become exempt



Exemptions from Work Registration

- **Under age 16 or over age 60**
- **Age 16 or 17 and not head of household**
- **Age 16 or 17 and attending school or a training program at least half time**
- **Caretaker for child under 6 years of age**
- **Caretaker for a person with a disability**
- **Employed 30 hours weekly OR earning wages equal to the federal minimum wage (\$7.25) multiplied by 30 hours**
- **Applying for or receiving unemployment benefits**

Exemptions from Work Registration (continued)

- **Person physically or mentally unfit for employment**
 - JFS can make their own determination when disability is obvious
 - If disability is not obvious, a person must provide a statement from a medical provider or social worker as to fitness for employment
- **An individual subject to and complying with OWF work requirements**
- **An individual regularly participating in a drug addiction or alcohol treatment and rehabilitation program**

Example:

Geppetto, age 65, has adopted a four-year-old child, Pinocchio. His neighbor, Salvatore, age 43, receives SNAP benefits, as does Geppetto. Salvatore tells Geppetto that he had to complete a work registration requirement and advises Geppetto that he will probably have to register as well. Does Geppetto need to complete work registration?

No, Geppetto has two exemptions from the work requirement. He is 65 years old and is the caretaker for a child under six.



SNAP Work Requirements

Able-bodied adults without dependents (ABAWD):

What is an ABAWD?

Every individual not exempt from work registration is an ABAWD and subject to work requirements unless:

- Under age 18 or over age 64
- Pregnant
- A parent of an assistance group member under age 14
- Living in an assistance group where a member is under age 14

ABAWDs:

- Must participate in and comply with a Work Experience Program (WEP) activity OR must participate in 20 hours a week of SNAP education and training
- Must participate in an appraisal process
- Work can be paid or unpaid

Good Cause Reasons for Leaving Employment

- Discrimination by an employer based on age, race, sex, color, disability, religious beliefs, national origin, or political beliefs
- Conditions that render continued employment unreasonable
- Enrollment in a recognized school, training program, or higher education
- Enrollment of another assistance group member in school, training program, or higher education that requires assistance group to move
- Resignations by people under the age of 60 that are recognized as retirement
- Employment becomes unsuitable
- Leaving a job in connection with patterns of employment where workers frequently move from one employer to another (i.e., construction or migrant work)

ABAWD Time Limits

Can only receive three months of SNAP benefits within a 36-month period unless complying with registration and work requirements



SNAP Benefit Information

- **Payments**
 - **Amount awarded depends on household size, income, and expenses**
 - Countable expenses – rent/mortgage, utilities, childcare, medical expenses above \$35 for elderly and people with disabilities, child support payments
 - **Issued on electronic benefit card**
 - **Can only be used for purchasing food items**
 - **Maximum allotments bases on household size**
 - See Standards Help Sheet



SNAP AND TANF PROGRAM STANDARDS

AG Size	OWF Initial Elig. Test 7/1/25	OWF PMT Std. 1/1/25	OWF Alloc. Allow. 100% 7/1/97	PRC FPG 100% 1/15/25	PRC FPG 200% 1/15/25	SNAP Allot. 10/1/25	SNAP 130% Gross Std. 10/1/25	SNAP Net Std. 10/1/25	SNAP 165% Gross 10/1/25	SNAP 200% Gross 10/1/25	SNAP Std. Ded. 10/1/25
1	653	372	583	1305	2609	298	1696	1305	2152	2609	209
2	882	507	802	1763	3525	546	2292	1763	2909	3525	209
3	1111	623	980	2221	4442	785	2888	2221	3665	4442	209
4	1340	768	1210	2680	5359	994	3483	2680	4421	5359	223
5	1569	899	1417	3138	6275	1183	4079	3138	5177	6275	261
6	1798	1000	1578	3596	7192	1421	4675	3596	5934	7192	299
7	2028	1118	1761	4055	8109	1571	5271	4055	6690	8109	299
8	2257	1240	1954	4513	9025	1789	5867	4513	7446	9025	299
9	2486	1362	2149	4971	9942	2007	6463	4972	8203	9942	299
10	2715	1485	2345	5430	10859	2225	7059	5431	8960	10,859	299
11	2944	1605	2532	5888	11775	2443	7655	5890	9717	11,775	299
12	3173	1729	2727	6346	12692	2661	8251	6349	10,474	12,692	299

MEDICARE PREMIUM (1/1/25)

\$ 185.00

SSI Payment (1/1/25)

Single \$ 967
 Couple \$ 1450

SNAP ASSISTANCE (10/1/25)

Earned Income Deduction 20%
 Excess Medical Deduction \$ 35
 Dependent Care Deduction No Limit
 Minimum Monthly Allotment \$ 24
 Standard Utility Allowance \$766
 Limited Utility Allowance \$479
 Single Utility Allowance \$108
 Standard Telephone Allowance \$ 46
 Limit on Shelter Deduction \$744
 Standard Homeless Deduction \$198
 Resource Limit \$3000
 Resource Limit for Elderly/Disabled AG \$4500

Program Policy & Systems effective October 1, 2025

Example:

The Keebler family is struggling financially after Kip Keebler's hours at the cookie factory have been reduced. Kip's income is \$24,000 per year. Kip's wife, KiKi, is a stay-at-home mom. They have three minor elves and currently pay \$700 per month for food. Their mortgage is \$800 per month, and they pay \$200 monthly for property tax, and homeowner's insurance. Their attorney, Ashley Socha, suggests the family apply for SNAP so they will have more money available for living expenses. How much can they expect to receive?

If the Keebler family applies for SNAP, they will receive approximately \$1004, for a family of 5, freeing up additional money to make their mortgage payment. This amount is based on their mortgage, utility, and other shelter related expenses.



SNAP during the Government Shut Down

Slide is current as of November 13, 2025

- **WIC payments still being issued in November**
- **Full SNAP benefits plus an extra 25% for individuals receiving OWF (only a small percentage of the total SNAP caseload)**
- **Federal court decisions and Rhode Island and Massachusetts ordered current administration to make the full payment of SNAP benefits**
- **Supreme Court decision puts the federal order on hold at least until November 13, 2025**
- **65% payments have been issued and Ohio ordered 100% of SNAP benefits to be issued to recipients as of November 13, 2025, but unclear as to when that will happen**
- **Recipients will eventually receive retroactive benefits**

Changes in SNAP for Immigrants

- **Many immigrants who were previously eligible for SNAP have lost eligibility under the Big Beautiful Bill of 2025**
 - Refugees
 - Victims of human trafficking
 - Abuse victims with VAWA petitions
 - Asylees
- **These immigrants are still eligible:**
 - Noncitizen US nationals
 - Cuban and Haitian entrants
 - Compacts of Free Association (COFA) Citizens



Additional Immigrants Eligible for SNAP

- **Lawful Permanent Residents(LPR's):** Most of these individuals need to serve a five-year waiting period before becoming eligible, but there are some exceptions:
 - Under 18 years old
 - 40 qualifying work quarters
 - Blind or disabled
 - Lawfully residing in the United States and 65 or older as of August 22, 1996
 - Have a US military connection (self, a spouse, or a child)
 - Admitted to the United States as an Amerasian immigrant
 - American Indian born abroad
 - Some Hmong or Highland Laotian tribal members

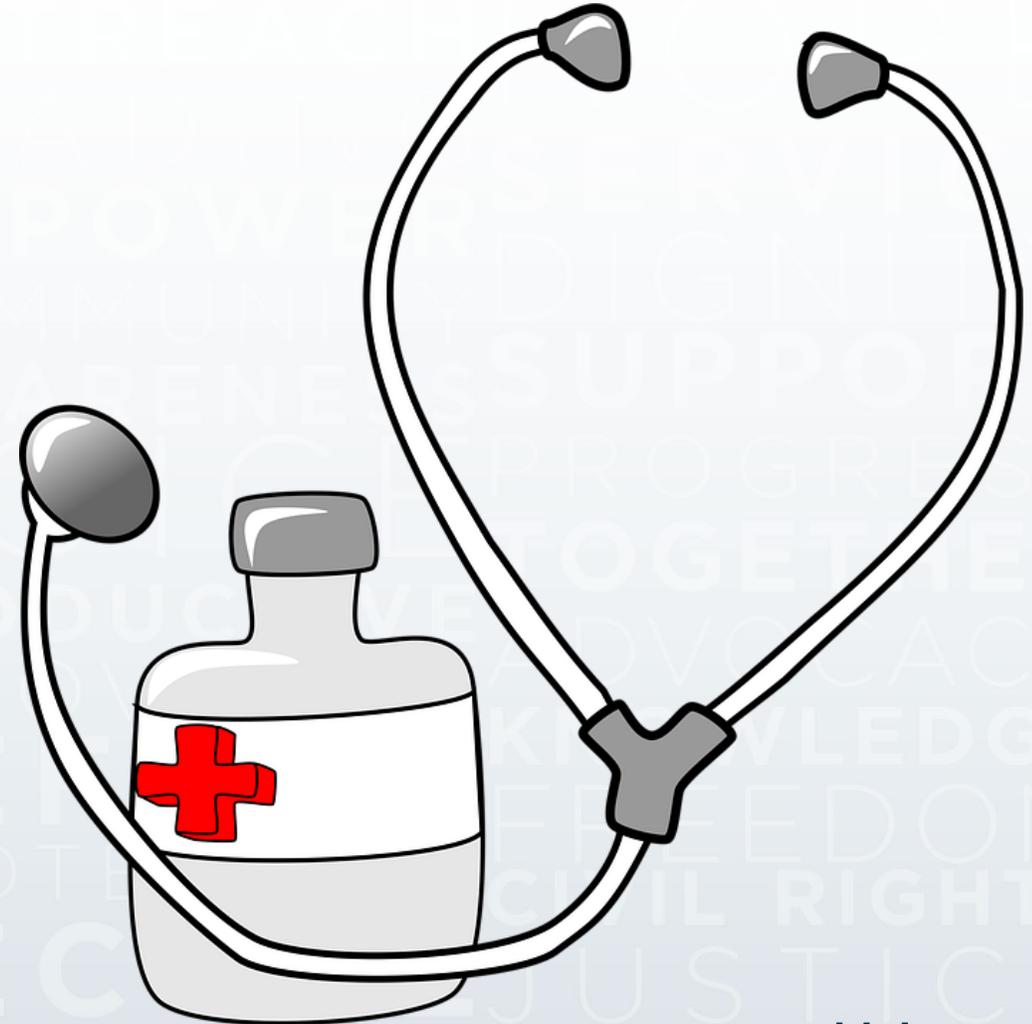
Things to Look Out for with SNAP

- **JFS should ascertain current immigration status before terminating refugees or asylees, because their status could have changed since initially becoming eligible**
- **Five-year bar for immigrants does not apply to those who did not have the bar to begin with (refugees, asylees)**



Overview of Medicaid and Health Benefits

- **Medical benefits**
 - Medicaid
 - Medicaid waivers (extra services)
 - Medicare
 - HCAP
- **Due process and how to appeal**



Benefits Basics

- **What agencies administer health benefits programs?**
 - County Departments of Job and Family Services
 - Ohio Department of Medicaid
 - Social Security Administration
- **How quickly must an application be approved or denied?**
 - Generally, 45 days
- **Income**
 - Most programs have an income limit to qualify
 - Exceptions: Medicare
 - Income limits are based on meeting a certain percentage of the federal poverty level (FPL)
 - Most programs look at gross (before taxes) monthly income

Federal Poverty Level by Program



MEDICAID STANDARDS HELP SHEET

Med HH Size	Ribicoff Kids 44%	MAGI Adult (Aid Code) 66%	Parents/ Caretaker Relatives 90%	MAGI Adult (Aid Code) & QMB 100%	MAGI Child (Aid Code) 107%	SLMB 120%	MAGI Adult (Aid Code) 133%	QI-1 135%	MAGI Child (Aid Code) 141%	MBIWD/ Ohio WorkAbility Premium Calc. & SRS 150%	MAGI Child (Aid Code) & CHIP 1** 156%	TMA 2nd Six Months 185%	Pregnant Women & QDWI 200%	CHIP 2** 206%	5% of FPL for Family Size*
1	\$574	\$861	\$1,174	\$1,305	\$1,396	\$1,565	\$1,735	\$1,761	\$1,839	\$1,957	\$2,035	\$2,413	\$2,609	\$2,687	\$66
2	\$776	\$1,164	\$1,587	\$1,763	\$1,886	\$2,115	\$2,345	\$2,380	\$2,486	\$2,644	\$2,750	\$3,261	\$3,525	\$3,631	\$89
3	\$978	\$1,466	\$1,999	\$2,221	\$2,377	\$2,665	\$2,954	\$2,999	\$3,132	\$3,332	\$3,465	\$4,109	\$4,442	\$4,575	\$112
4	\$1,179	\$1,769	\$2,412	\$2,680	\$2,867	\$3,215	\$3,564	\$3,617	\$3,778	\$4,019	\$4,180	\$4,956	\$5,359	\$5,520	\$134
5	\$1,381	\$2,071	\$2,824	\$3,138	\$3,358	\$3,765	\$4,173	\$4,236	\$4,424	\$4,707	\$4,895	\$5,804	\$6,275	\$6,464	\$157
6	\$1,583	\$2,374	\$3,237	\$3,596	\$3,848	\$4,315	\$4,783	\$4,855	\$5,071	\$5,394	\$5,610	\$6,652	\$7,192	\$7,408	\$180
7	\$1,784	\$2,676	\$3,649	\$4,055	\$4,338	\$4,865	\$5,393	\$5,474	\$5,717	\$6,082	\$6,325	\$7,500	\$8,109	\$8,352	\$203
8	\$1,986	\$2,979	\$4,062	\$4,513	\$4,829	\$5,415	\$6,002	\$6,092	\$6,363	\$6,769	\$7,040	\$8,348	\$9,025	\$9,296	\$226
9	\$2,188	\$3,281	\$4,474	\$4,971	\$5,319	\$5,965	\$6,612	\$6,711	\$7,009	\$7,457	\$7,755	\$9,196	\$9,942	\$10,240	\$249
10	\$2,389	\$3,584	\$4,887	\$5,430	\$5,810	\$6,515	\$7,221	\$7,330	\$7,656	\$8,144	\$8,470	\$10,044	\$10,859	\$11,185	\$272
11	\$2,591	\$3,886	\$5,299	\$5,888	\$6,300	\$7,065	\$7,831	\$7,949	\$8,302	\$8,832	\$9,185	\$10,892	\$11,775	\$12,129	\$295
12	\$2,793	\$4,189	\$5,712	\$6,346	\$6,791	\$7,615	\$8,440	\$8,567	\$8,948	\$9,519	\$9,900	\$11,740	\$12,692	\$13,073	\$318

* Use 5% deduction ONLY when comparing income to highest FPL for family size
 ** Only children who do not have other health insurance (TPL) are eligible for CHIP categories

MEDICAID NEED STD.

1/1/2025

Single	\$967
Couple	\$1,450

MEDICAID RESOURCE LIMIT

Single	\$2,000
Couple	\$3,000

FACILITY/WAIVER

SIL Special Income Level - 300% FBR	\$2,901 (Eff. 1/1/25)
PNA NF, ICF/IID	\$50 (to \$115) (Eff. 1/1/16)
SIMNA Waiver needs allowance	\$1,886 (Eff. 1/1/25)
ALMNA Assisted Living Needs allowance	\$967 (Eff. 1/1/25)
PRA Protected Resource Amount Min	\$31,584 (Eff. 1/1/25)
PRA Protected Resource Amount Max	\$157,920 (Eff. 1/1/25)
MMMNA Maximum	\$3,948.00 (Eff. 1/1/25)
MMMNA	\$2,643.75 (Eff. 7/1/25)
ESA Standard	\$793.13 (Eff. 7/1/25)
APPR Avg. Monthly Private Pay Rate	\$7,787 (Eff. 9/1/24)
Home Equity Limit	\$730,000 (Eff. 1/1/25)
SUA Standard Utility Allowance	\$766 (Eff. 10/1/25)

DEEMING

Parent to Child	\$484
1 Parent	\$967
2 Parents	\$1,450

MPAP RESOURCE LIMIT 1/1/2025

Single	\$9,660
Couple	\$14,470

SSI PMT (FBR)

1/1/2025

Single	\$967
Couple	\$1,450

MEDICARE PREMIUM

1/1/2025	\$185.00
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MEDICARE DEDUCTIBLE

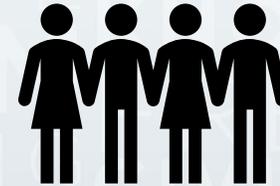
1/1/2025

Part A	\$1,676
Part B	\$257

MBIWD/Ohio WorkAbility Individual Resource Limit	\$15,210 (Eff. 1/1/25)
MBIWD/Ohio WorkAbility 250% FPL	\$3,261 (Eff. 3/1/25)

How to Apply for Medicaid

- Online at benefits.ohio.gov
- By phone at 800-324-8680
- In person at County Department of Job and Family Services programs
(Can apply any time – no open enrollment period)



Medicaid Benefits

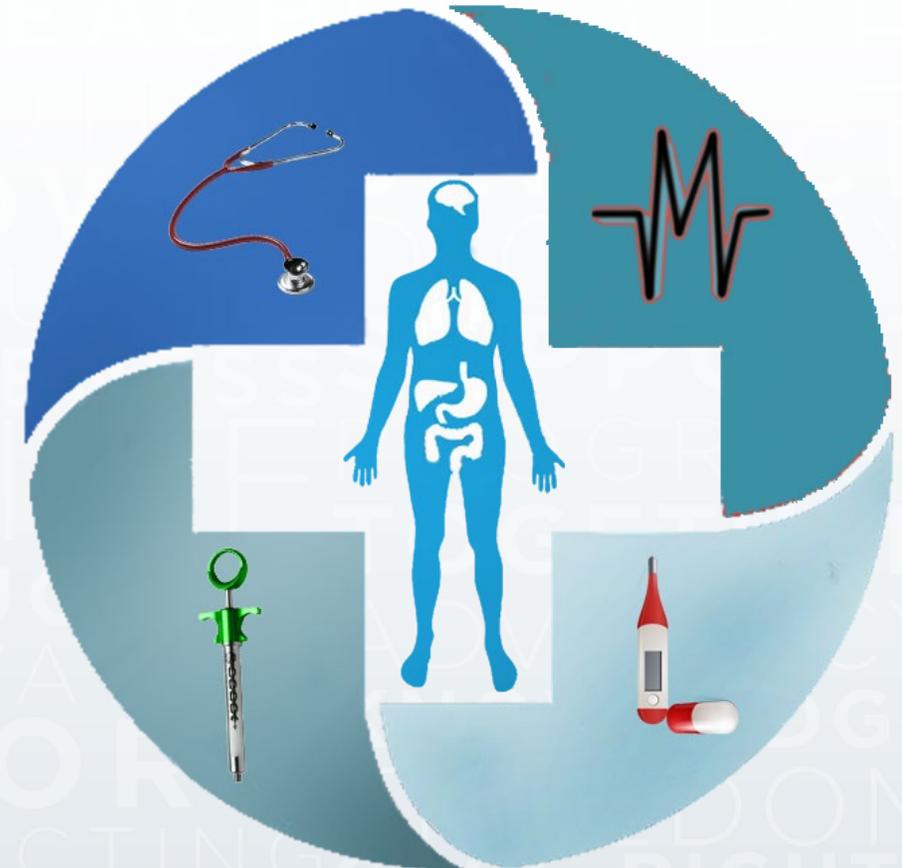
- **Medical coverage for individuals with low income**
 - Up to 200% of Federal Poverty Level for minors and pregnant women (plus one-year post-partum, even if income increases)
 - \$3525 per month for a household of 2
 - Up to 130% of FPL for other adults
 - Up to \$967 for an individual on Medicare
- **Household size is determined by looking at who files taxes together**
 - A baby born to a Medicaid-eligible mother is automatically eligible for Medicaid for one year
- **Entitlement program – anyone who meets eligibility requirements gets coverage**
 - Good coverage – minimal co-pays, no deductible
 - Up to 3 months of retroactive coverage, if income eligible (changing to one month in 2026)
- **Mostly administered by managed care plans (MCP's) – CareSource, Molina, Buckeye, Anthem, United, Amerihealth, Humana**

Medicaid continued

- **Less well-known categories of Medicaid**
 - Medicaid Buy-in for Workers with Disabilities (MBIWD)
 - Must be disabled
 - Must be working - can be part time or self-employed
 - Higher income limit - 250%, but premiums for people over 150%(rule being proposed to eliminate premiums)
 - Ok if person is on Medicare
 - Specialized Recovery Services Medicaid
 - Must be at least 21 years old
 - Must have one of several specific conditions:
 - Severe and persistent mental illness
 - Organ or tissue donation waiting list or previous transplant
 - Long list of specific chronic conditions on ODM's website- HIV/AIDS, end stage renal disease, sickle cell anemia, cystic fibrosis, hemophilia, certain cancers, and many others

Medical Necessity & EPSDT

- **Generally, Medicaid covers what is medically necessary**
 - For adults, see OAC 5160-1-01(B)
- **Special standard for individuals under 21**
 - Federal law – “Early and periodic screening, diagnostic, and treatment” (EPSDT)
 - Ohio calls it “Healthchek” (OAC 5160-1-14)
 - Covers screenings and vision, dental, and hearing services
 - Cannot impose coverage limits (even if allowed for adults)
 - “Correct or ameliorate” = broad standard of coverage



Medicaid- Common issues

- **Delays in processing Medicaid application**
 - Rules say 45 days (OAC 5160:1-2-01(K))
- **Failure to consider MBIWD or SRS**
 - Pre-termination review requirement (OAC 5160:1-1-01 (B)(60) and 5160:1-2-01(I)(3)(f)(ix))
- **Denials of coverage for a service (such as home care hours) or a kind of treatment**
 - Often requires prior authorization
 - Managed care plans often making decision

Medicaid Waivers

- **What is a Waiver?**

- Program for individuals with serious chronic medical conditions that allows them to stay in their home and not have to enter a facility
- Special one-page application (form ODM 2399)
- Benefits:
 - Home health aide or home nurse
 - Home modifications, transportation, home delivered meals

- **Types of Waivers**

- Developmental Disabilities waivers such as the SELF waiver or the Individual/Options waiver – DD manifests before age 22
- Ohio Home Care Waiver – age 59 or under
- Passport – seniors age 60 and older

Medicaid Waivers- Common issues

- **Long waiting lists**
 - Especially for waivers administered by the board of developmental disabilities
- **Denial or reduction of home care hours**
- **Subjective assessment process**



Immigrant Eligibility for Medicaid Benefits:

Current Eligibility

- **Lawful Permanent Residents (LPR's)**
- **Refugees**
- **Asylees**
- **Cuban and Haitian entrants**
- **Parolees for more than one year**
- **Victims of human trafficking**
- **VAWA petitioners**
- **Military families**

Immigrant Eligibility for Medicaid Benefits:

October 1, 2026, eligibility

Only the following groups will be eligible:

- LPR's (there is generally a five-year residency requirement, with the same exceptions as are available under SNAP)
- Cuban and Haitian entrants
- COFA



Changes to Medicaid Expansion in 2026

- **Retroactive coverage decreasing from three months to one month**
- **FMAP expansion decreasing after December 31, 2025 (less federal funding available for states)**
- **Medicaid redeterminations increasing from once annually to twice annually**

Changes to Medicaid Expansion in 2027

- **Work requirements to be implemented for Medicaid expansion population.**
- **Individuals ages 18-64 must work 20 hours weekly**
 - paid employment
 - volunteer work
 - other appropriate activities



Medicaid Work Requirement Exemptions

- **Individuals with disabilities**
- **Kids under 18**
- **Caregiver for an individual with a disability**
- **Caregiver for a child under 14**
- **Enrolled in a substance use treatment program**
- **Pregnant or receiving postpartum care**

Medicaid changes in 2028

- **Co-pays up to \$35 for some services**
- **Exemptions for primary care, mental health, and substance use treatment**
- **Out-of-pocket costs to be capped at 5% income**
- **Providers can deny treatment for failure to pay**
- **Providers can also waive or reduce co-pays**



Questions?

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