



General Information System (GIS) Message

Section 1

Transmittal:	25DC023 Upstate and New York City
Date:	March 12, 2025
To:	Subscribers
Suggested Distribution:	SNAP Directors; TA Directors
From:	Valerie Figueroa, Deputy Commissioner, Employment and Income Support Programs
Subject:	Treatment of Medicare Advantage Supplemental Benefits for SNAP Households
Effective Date:	Immediately
Contact Information:	SNAP Policy Bureau at 518-473-1469 or SNAPBureau@otda.ny.gov
Attachments:	n/a

Section 2

The purpose of this GIS is to advise social services districts (districts) of updated guidance from the United States Department of Agriculture (USDA) Food and Nutrition Service (FNS) about the exclusion of Medicare Advantage Supplemental Benefits for SNAP budgeting purposes.

Medicare Advantage supplemental benefits are meant to cover all or part of the cost for items and services related to the health and wellbeing of the enrollee and are not available under Medicare Part A, B, or D. The Centers for Medicare & Medicaid Services (CMS) approves these items and services according to statutory and regulatory criteria as part of the Medicare program. Medicare Advantage organizations (such as insurers) may administer these benefits through regularly issued spending cards limited to certain covered items or services that vary by insurer, such as food, transportation, utilities, or other items that improve or maintain the health or overall function of the enrollee. Benefits may be loaded onto benefit cards on a monthly, quarterly or other scheduled basis.

Program Implications

District must exclude the value of all Medicare Advantage supplemental benefits when determining income for SNAP purposes under Section 5(d)(5) of the Food and Nutrition Act of 2008 (the Act). This section of the Act excludes reimbursements for past or future expenses from income to the extent they do not exceed actual expenses, and do not represent a gain or

benefit to the household. Since CMS approves supplemental benefits as “primarily health related” or, in the case of qualifying chronically ill enrollees, “to improve or maintain the health or overall function of the enrollee,” these expenses are not subject to the restriction on normal living expenses at [7 CFR 273.9\(c\)\(5\)](#). District must exclude Medicare Advantage supplemental benefits as medical reimbursements which do not represent a gain or benefit to the household per [7 CFR 273.9\(c\)\(5\)\(i\)\(C\)](#).

Required Actions

District must exclude Medicare Advantage supplemental benefits as income for SNAP because they have been determined to be medical reimbursements which do not represent a gain or benefit to the household. If clients voluntarily identify that they are receiving these supplemental benefits on the application, at interview, or by providing supporting documentation, these benefits must not be considered in the SNAP household’s budget calculations.

As a reminder, when determining the amount of the monthly excess medical deduction, only the *unreimbursed* portion of an eligible deductible medical expense may be considered. For example, if a household typically incurs \$25 per month in eligible healthcare-related expenses, but uses the Medicare Advantage supplemental benefit to pay for or reimburse these specific costs, they would not be considered when calculating the household’s excess medical deduction.

The USDA guidance can be found at: [SNAP - Medicare Advantage Supplemental Benefits Excluded from Income | Food and Nutrition Service](#).

Please contact your SNAP liaison with any questions.