

# Advocate Tip Sheet #1

## 3SquaresVT for Older Vermonters and People with Disabilities

**Income:** Do not have to meet gross income test.

**Resources:** If income is less than 185% of poverty, there is no resource limit. If income is greater than 185%, household can have up to \$4,250.

**Household Composition:** Can be a separate household if unable to purchase and prepare meals independently and gross income of others in the household is less than 165% of poverty.

**Medical Expense Deduction:** Can deduct monthly medical expenses over \$35, including prescriptions and insurance premiums, eyeglasses and hearing aids, as well as transportation costs and mileage, etc. If medical expenses are over \$35 but under \$191, a standard medical deduction of \$156 is allowed. If expenses are over \$191, full cost of expenses (minus \$35) are what is allowed. Household must document the full cost of expenses if over \$191. See the Department for Children & Families' Desk Aid for documenting medical expenses on [www.vermontfoodhelp.com](http://www.vermontfoodhelp.com).

**Dependent Care Deduction:** There is no cap on dependent care costs that can be deducted as long as care is necessary for a household member to work, look for work, or go to school. This includes adult day care and transportation to and from care.

**Shelter Deduction:** No maximum shelter deduction.

**Fuel Assistance & Other Household Needs:** 3SquaresVT connects with other benefits like fuel and phone assistance. Ask household if they receive fuel assistance; if they do not, encourage and/or assist them in applying. Fuel assistance can greatly increase 3SquaresVT benefits. Always ask about household needs.

**Face-to-face Interviews:** An interview is required, though most interviews are conducted over the phone. Applicants have the right to a face-to-face interview if requested.

**Cash Out:** Households in which everyone is 65 or older or get SSI can elect to receive their 3SquaresVT benefits deposited directly into a bank account. If they do not have a bank account, they receive a cash benefit on an EBT card (used like a debit card).

**Length of Certification Period:** Households in which all adults are seniors or have a disability may be certified for up to 24 months when unearned income is stable. Households enrolled in 3SNP are certified for 36 months.

**Interim Reporting:** Households will receive an interim report form periodically. This is not recertification; the short report must be completed and returned on time. Households certified for 12 months will receive the interim report after 6 months; households certified for 24 months will receive the interim report after 12 months. For 3SNP households, there is no Interim Report

**3SquaresVT in a SNAP (3SNP):** If everybody in the household is 60 or older and/or disabled, and the household is not earning income from a job or self-employment, they are eligible to apply with 3SNP.

1. Simpler, shorter application (202-3SNP) that also lets folks apply for Fuel Assistance.
2. Certification period of three years with no additional paperwork or annual reviews.
3. Dedicated caseworker local to you!

*This message is funded in part by the USDA. This institution is an equal opportunity provider.*

October 2023

