



&

**MEDICAL
STUDENTS**



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COVER IMAGE ILLUSTRATOR: [http://mollyfergusonart.com/MOLLY FERGUSON FOR STAT](http://mollyfergusonart.com/MOLLY_FERGUSON_FOR_STAT)

What is CalFresh?

CalFresh, known **federally as the Supplemental Nutrition Assistance Program or SNAP**, provides monthly food benefits to individuals and families with low-income and provides economic benefits to communities. CalFresh is the largest food program in California and provides an essential hunger safety net. CalFresh is federally mandated and in California, is state-supervised and county-operated.

CalFresh benefits can **help buy nutritious foods for a better diet**. CalFresh benefits **stretch food budgets**, allowing individuals and families to afford nutritious food, including more fruit, vegetables and other healthy foods. The amount of benefits a household receives is dependent on household size countable income, and monthly expenses, such as housing and utilities. The program issues monthly benefits on an Electronic Benefit Transfer (EBT) card. Food may be purchased at any grocery store or farmers market that accepts EBT cards.

FAQS

If I get CalFresh am I taking benefits away from other people?

Everyone who qualifies for CalFresh will get benefits. In California, there are about 4 million people who are eligible but not receiving CalFresh. **For every \$5 of CalFresh spent in a community, another \$9 of local economic activity is generated.** This helps support jobs and businesses in your community.

Will I have to pay back the benefits?

You will not have to pay back any benefits you were eligible to receive. If there is a mistake and you receive more than you are eligible for, you will be responsible for paying that amount back.

How much will I get each month?

The amount of CalFresh you get depends on many things, including your household's size, income, and costs. **The average CalFresh household gets over \$300 each month.**

How do I use my CalFresh benefits?

CalFresh benefits are issued on an EBT card that works like a debit card. You can use it at most grocery stores and many farmers markets.

When will I receive my CalFresh benefits?

In all California counties, except Los Angeles, **benefits are issued on the day of the month as the last digit on the card.** See here for more information and the distribution schedule for Los Angeles.

How to qualify

- Applying for CalFresh is free
- does not require a credit check AND WILL NOT IMPACT YOUR CREDIT SCORE (or even show up on a credit score)
- In most cases, after you turn in your application the county has 30 days to determine if you will get CalFresh. During the 30 days, the county will interview you. The interview will be either over the phone or in person.
- If you are only applying for CalFresh you will not be fingerprinted. If you are applying for another program you may be fingerprinted.

OVERVIEW

- What if I own a car?
 - You can own a car and still qualify for CalFresh.
- What if I have a job?
 - You can have a job and still qualify for CalFresh.
- What if I own my home?
 - You can own the home you live in and still qualify for CalFresh.
- What if I am homeless?
 - You can qualify for CalFresh even if you do not have a home, address, or place to cook. People without homes can often get benefits within three days.
- Can I qualify if I do not have a family?
 - Individuals can qualify for CalFresh. You do not have to have children to qualify.

IMMIGRANTS

- [A CalFresh Guide for Immigrants](#)
- International, DACA and DREAM students have been shown to **NOT** be eligible, even with a work VISA/SSN.
 - **THIS MAY NOT BE TRUE RN DUE TO COVID-19 - CHECK YOUR ELIGIBILITY ON GOV WEBSITES**
- Will applying for or receiving CalFresh impact my family's immigration status?
 - No, applying for CalFresh will not impact you or your family's immigration status. Visit the section on Immigration for more information.

DISABILITY

- SSP
 - benefits will NOT be reduced as a result of this change. The change simply means that someone is allowed to receive both SSI and CalFresh at the same time.
 - provides state-funded financial assistance to aged, blind and disabled individuals and is part of the monthly benefit paid to most Supplemental Security Income (SSI) recipients.
- In SNAP, you are disabled if you meet ONE of the following criteria:
 - You receive federal disability or blindness payments under the Social Security Act, including Supplemental Security Income (SSI) or Social Security disability or blindness payments. OR
 - You receive state disability or blindness payments based on SSI rules. OR
 - You receive a disability retirement benefit from a governmental agency because of a permanent disability. OR
 - You receive an annuity under the Railroad Retirement Act and are eligible for Medicare or are considered disabled under SSI. OR
 - You are a veteran who is totally disabled, permanently homebound, or in need of regular aid and attendance. OR
 - You are the surviving spouse or child of a veteran who is receiving VA benefits and is considered permanently disabled.

(MEDICAL) STUDENTS

- Can I get CalFresh if I'm in medical school?
 - You may be able to qualify! Please see below & Section "[How to Apply](#)" for more details
- **Out-of-state students can still be eligible for CalFresh Food** if they are residing in California for the school year.
- **International, DACA and DREAM students have been shown to NOT be eligible**, even with a work VISA/SSN.
 - **THIS MAY NOT BE TRUE RN DUE TO COVID-19 - CHECK YOUR ELIGIBILITY ON GOV WEBSITES**
- *NOTE! As students, you should NOT be subject to the same timelimits as Non-Students (usually only eligible to receive CalFresh for a few months (usually 3 months) out of every couple of years)*

[CalFresh Official Rules of Eligibility for Students](#)

Students can only qualify for CalFresh if they meet certain criteria. There are many definitions and exemptions that can be confusing. Read carefully in order to find out if you are considered a student and whether you may be eligible. Even

if you are not eligible for CalFresh, remember that other people in your household may still qualify.

Who is a student?

- i. Age 18-49 and is physically and mentally “fit” for employment. **If the person has a disability, they are not considered a student.**
- ii. Enrolled at least half-time* in regular curriculum at an “institution of higher education”** in which the regular curriculum meets the standard requirements for graduation or certification in a particular field of study.

**Half-time is determined by the institution in which you are enrolled.*

***An institution of higher education is a business, trade, technical or vocational school that usually requires a high school diploma or GED; or a junior, community, two-year or four-year college or university, or graduate school. It does not matter whether a high school diploma or GED is required.*

If you are considered a student, you can get CalFresh if you:

- Work at least 20 hours per week, on average, OR
- Are approved for state or federal work-study money and anticipate working during the term, OR
- Are a full-time student with a child under age 12, OR
- PROB NOT RELEVANT TO YOU: A part-time student with a child under age 6, OR
- PROB NOT RELEVANT TO YOU: A part-time student with a child age 6-11 without adequate child care, OR
- Are receiving CalWORKs, OR
- Are enrolled in CalFresh employment and training or another job training program accepted by CalFresh, OR
 - ****** THE APPLICATION/PROCESS FOR YOUR PROGRAM TO BE APPROVED FOR THIS IS EXPLAINED IN SECTION “[How to Apply](#)”**
- Do not plan to register for the next school term.

How to apply for CalFresh

[UCSF CALFRESH GUIDE PPT](#)

PROCESS FOR SCHOOL PROGRAMS (MD, MD-PhD, etc. etc)

THIS PROCESS IS TO GET YOUR SCHOOL ON A LIST OF PROGRAMS THAT ARE EXEMPTED FROM STUDENTS HAVING TO WORK 20 Hr/Wk OR HAVE WORK-STUDY ELIGIBILITY

1. Write & Submit a [Request Form for Approval of Local Educational Programs that Increase Eligibility](#)
 - an application for EVERY medical program
 - E.g. MD, MD-PhD, MD-MPH, MD-MBA, MD-MA, etc. etc.
 - FOCUS ON how your program increases employability
 - [Examples Here!](#)
2. Submit to CalFreshPolicy@dss.ca.gov
3. Receive your approval email! Forward this email to your Med School Admin, Financial Office, etc. & alert your peers that you now qualify for this exemption

“Thank you for submitting the Keck School of Medicine - MD-PhD, MD, MD-MBA and MD-MPH Programs as possible additions to the list of local programs for which participation makes a student exempt from the student eligibility rule. CDSS has reviewed the information provided regarding the new programs you submitted. These programs meet the criteria CDSS is looking for that is acceptable under the Employment and Training (E&T) components. They have a direct link to employment due to the two year clinical trainings in medical facilities. Since these programs will directly lead to employment and does align with the goals of the E&T program, which CDSS uses as guide to approve student programs, the Keck School of Medicine - MD-PhD, MD, MD-MBA and MD-MP Programs are approved as an exemption

and have been added to the list of local programs. Participation in these programs may be used to meet the exemption criteria as of October 7, 2020.”

Current list of [CalFresh list of approved programs to increase employability](#).
[CalFresh Resource Center](#)

INDIVIDUALS

[USC CalFresh Consultation Appt](#)

APPLY HERE

This information is assuming the medical student is a full-time student, able bodied without dependents (ABWD), not international/DACA. This information may change if you are married with one or no income, live in a household with other family members/dependents, or are not able bodied.

[CalFresh Student Exemption Checklist](#) (exemption from work study requirements)

As a student in USC Keck SOM MD, MD-MPH, MD-MBA, MD-PhD programs:
Mark your exemption - “Other: Approved Local Student Program _____”

As a graduate student at an institution that is not yet on CalFresh list of approved local student program EITHER:

- Get your program approved (refer to [Process for School Programs](#)) & then apply
- OR Secure Work-Study Verification
 - Ask your Financial Aid Office to help provide a letter documenting your eligibility for work-study
 - Upload this with your CalFresh application

SCHOOL HIRED NAVIGATORS

[CALFRESH INITIATIVE@ UCLA](#)

<https://eatwell.healthy.ucla.edu/2018/03/02/the-cal-fresh-initiative-at-ucla-aims-to-end-food-insecurity-for-college-students/>

STUDENT BASIC NEEDS @ USC

Basic Needs Security refers to the food, housing, and economic security of our community. We understand that basic needs have a direct impact on the mental-emotional-physical health, wellness, academic performance, professional development, and holistic success of students.

The quality of life of our students has a major impact on their sense of belonging, persistence, graduation, and overall experience. Therefore, we refuse to accept hunger, malnourishment, and homelessness as part of our Trojan Family.

Student Basic Needs is committed to assisting our students in getting the appropriate resources and support to help them thrive during their time at USC.

Loans/Income & CalFresh

Approx Amount of Benefits

Average benefits is \$300 a month x 4 years = Approx. \$14,400

Which means approx. \$14,400 less of loans that you WON'T have to pay back!

Income

[CDSS WEBSITE](#): CalFresh households, **except** those containing an aged (60 or older) or disabled member or where all members receive cash assistance, are subject to gross and net income determination tests

Federal Work Study Award

- Goes towards meeting the Estimate Cost of Attendance
 - If you **have not** borrowed up to the maximum amount in the Estimate Cost of Attendance AND you are awarded a Federal Work Study Award, it will NOT DECREASE your current Direct Unsubsidized Loan
 - If you **have** borrowed up to the maximum amount in the Estimate Cost of Attendance AND you are awarded a Federal Work Study Award, it will DECREASE your current Direct Unsubsidized Loan

How is Student Aid Counted for CalFresh?

Pell Grants (also known as Basic Education Opportunity Grants), federal and state college work study, and any other student financial aid from programs funded under Title IV of the federal Higher Education Act, the Bureau of Indian Affairs student assistance programs, or Title XIII of the Indian Higher Education Programs, are *exempt* income under the SNAP program. Receipt of such student aid will not reduce one's CalFresh allotment. [7 CFR §§ 273.9(c)(3) and 273.9(c)(10); MPP § 63-502.2(q)(1)(A) and MPP § 63-507(a)(6); ACL 06-31 at 2; ACIN I-69-06; see also 20 U.S.C. § 1087uu.]

"Excluded" financial aid includes Supplemental Educational Opportunity Grants (SEOG), National Direct Student Loans (NDSL) (also known as Perkins Loans), Guaranteed Student Loans (GSL) (the same loan program that is the source of PLUS loans and Supplemental Loans for Students), the Robert C. Byrd Honors Scholarship Program, Special Programs for Students from Disadvantaged Backgrounds (the source of TRIO loans), Special Programs for Students Whose Families are Engaged in Migrant and Seasonal Farm Work, Grants to States for State Student Incentives and the Income Contingent on Direct Loan Demonstration Project. [See 7 C.F.R. §§ 273.9(c)(3) and 273.9(c)(10); MPP § 63-507(a)(6).]

"Other educational assistance" — such as deferred payment loans, private grants, or private scholarships — is excluded only to the extent that it is earmarked by the lender, used for, or

intended to be used for, “allowable educational expenses.” [7 CFR § 273.9(c)(3); MPP § 63-502.2(e).]

Under this category of “other educational assistance,” “allowable educational expenses” include: tuition and mandatory fees (including the purchase or rental of any equipment, materials, and supplies related to course of study), books, supplies, transportation, dependent care, and “miscellaneous personal expenses.” [7 CFR § 273.9(c)(3)(ii)(B) and 273.9(c)(9) MPP § 63-502.2(e)(2).] The definition of educational expenses, however, does not include everyday living expenses, such as rent or mortgage, personal clothing, or food eaten at home. [7 CFR § 273.9(c)(3)(ii)(B); MPP § 63-502.2(e)(2).]

Students must verify and document their allowable educational expenses. [MPP § 63-502.2(e)(4).] They should make sure that their CalFresh benefits are not being incorrectly reduced because the county has not taken into account that the financial aid was used for, or intended to be used for, educational expenses.

How to use CalFresh

[What can snap buy?](#)

[EBT "How to Use Guide" Wallet Size PrintOut](#)

HELPFUL APPS

[SNAP Retailer Finder](#)

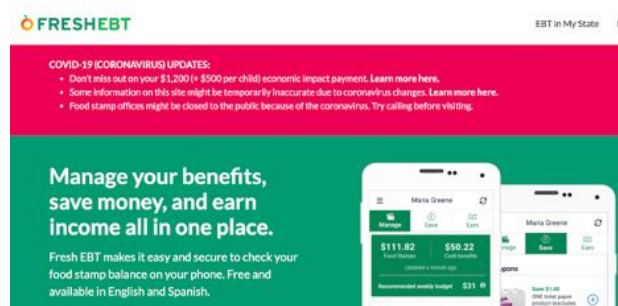
- The [SNAP Retailer Locator](#) allows anyone to locate nearby SNAP-authorized retailers by entering a street address, city, and state, or zip code. Enter your starting location and select a retailer or map point to get details and directions.
- Website application

[Farmer's Market Finder](#)

- Maintained by the Agricultural Marketing Service, the Directory is designed to provide customers with convenient access to information about farmers market listings to include: market locations, directions, operating times, product offerings, accepted forms of payment, and more.
- Can filter by Payment Method: Supplemental Nutrition Assistance Program (SNAP)

[FRESHEBT](#)

- Features
 - Check your EBT balance instantly - no phone calls or receipts
 - Track your purchase history to avoid surprises
 - Get a notification on your regular deposit date
 - Save money with grocery coupons
 - Find resources to help you save money
 - Find local, flexible jobs to earn extra income
 - Accurate, secure, and free
- Android / [iPhone](#)
- 100% free



FLIPP

- This app brings you the latest weekly ads, deals, and coupons, from more than 2000 of your favorite stores.
- (IOS/ANDROID/ENGLISH/FREE)

SNAP Online Purchasing Pilot

- [What is it?](#)
- Online retailers are NOT required to waive fees of any type, such as delivery, shipping, service or convenience fees. These fees CANNOT be paid with SNAP benefits.
- [Amazon and Walmart](#) are the authorized SNAP online retailers working with all states.

AMAZON

SNAP recipients in those 36 states and D.C. can shop for groceries online via three Amazon services: Amazon Grocery (shelf-stable food and household items in varying sizes), Amazon Pantry (food and household products in everyday package sizes) and AmazonFresh (fresh produce, meat and other items, available in select metropolitan markets). All have free shipping available. Amazon said it also has waived the Prime membership requirement for SNAP customers to access AmazonFresh.

Walmart Food Delivery

Why was I charged a delivery fee when I used my CalFresh EBT card to purchase more than \$35 in food items through Walmart.com?

Walmart has 2 commerce websites.

The correct site to use to not be charged a delivery fee on EBT online food purchases of \$35 or more is through Walmart Groceries <https://grocery.walmart.com/>

Regardless of payment type or purchase amount, a delivery fee will be charged if you purchase food items from <https://walmart.com>.

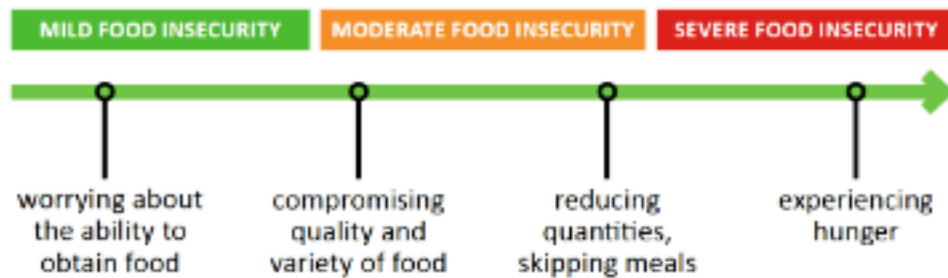
Walmart has acknowledged the confusion between the two commerce websites and has agreed to work with CalFresh

recipients on possibly providing a delivery fee reimbursement for EBT food purchases made between April 28th - May 6th. Contact Walmart for further instructions. Please note that there is no guarantee that a reimbursement will be made. Every situation is unique and the final determination will depend on Walmart.

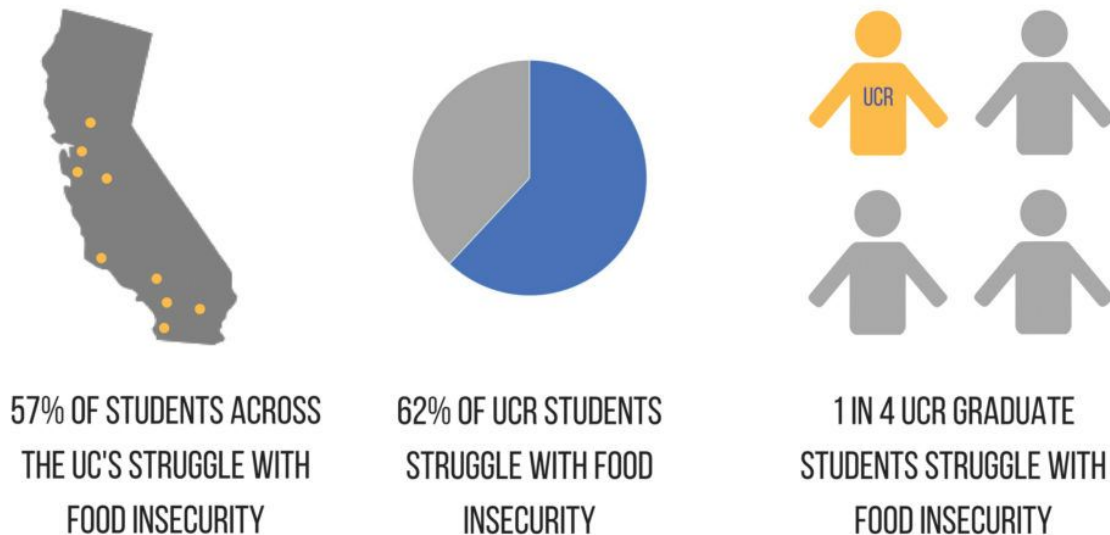
Graduate Students & Food Insecurity

TAKE-AWAY: IT'S NOT JUST SOMETHING THAT PATIENTS EXPERIENCE. MEDICAL STUDENTS HAVE FOOD INSECURITY AS WELL. YOU ARE NOT ALONE! THIS IS AN ACT OF SELF CARE IN A VERY VERY HARD TRAINING/CAREER!

WHAT IS FOOD INSECURITY?



In July of 2016, the UC Student Food Access and Security Study [reported](#) a 25 percent food insecurity rate among graduate students.



[Assessing Food Insecurity in Medical Students - 2020](#)

BACKGROUND AND OBJECTIVES: Food insecurity, defined as the lack of reliable access to sufficient quantities of affordable, nutritious food and present in 11.1% of the general population, has not been assessed in medical students.

Food insecurity is related to adverse outcomes for both health and academics in undergraduate students. Assessing the presence of food insecurity in medical students, a population at high risk for burnout and depression, may allow for intervention in order to improve overall wellness in this population. The objectives of this study were to assess the prevalence of food insecurity in a medical student population and identify potential reasons for any measured food insecurity.

METHODS: We used a questionnaire that included the US Household Food Security Survey Module: Six-Item Short Form. The survey was emailed to all students enrolled at a Northeastern medical school (N=588) to assess food insecurity in the previous 3 months. The questionnaire included potential reasons for food insecurity.

RESULTS: The survey response rate was 22.4%. Food insecurity was present in 11.8% of these respondents. The main reasons selected for food insecurity were not being able to get to the store (33.9%), followed by insufficient funds (30.4%).

CONCLUSIONS: Prevalence of food insecurity in medical students may be similar to the general population. While the results of this study represent only one medical school, we believe these results are similar at other medical schools. Interventions to reduce food insecurity in this population are necessary to improve overall student wellness.

[Improving Food Security in Medical Students Using a Cooking Program](#) - 2019

Food insecurity has not been assessed in medical students. This pilot study assessed food insecurity in medical students and used a cooking program of plant-based recipes that included olive oil to see if food security could be improved by program participation. Fifty-four students completed the 16 week program. At baseline, 37% reported food insecurity (mean score 2.6 ± 1.6), with an improvement at the two month follow-up (mean score 1.7 ± 1.9 ; $p = .02$). Identifying medical students who are food insecure early in medical school and providing programs to decrease food insecurity may help to improve the overall well-being of medical students.

[UCSF](#)

Food Security For Students (FSFS) program

Allowed “any student requesting support” to receive a \$50 gift card to Safeway and a \$20 credit to UCSF’s Nutrition and Food Services, which could be then picked up at designated locations at the Parnassus and Mission Bay campuses.

The campus-wide program, funded through the University of California, was largely based on an **earlier-piloted School of Medicine program rolled out last spring (the medical school’s program continues in tandem with the campus-wide FSFS program).**

[Hungry for change: How Duke’s graduate students are tackling food insecurity on campus](#)



Using Government Assistance During Medical School

by Amy Rakowczyk 2019



The medical journey is filled with many new experiences and challenges. The financial commitment of a medical career choice is frequently overlooked and can sneak up and surprise us.

Medical school and residency are called “the lean years” for a reason. During this time, student loans are the main source of income for your med SO (significant other). For most couples and families, very little money will be coming in during this time, but a lot of money will be going out.

Medical school is expensive! And not just in terms of tuition. You’ll have your regular living expenses and healthcare costs, as well as the various extra tests (like Step One and Two) and fees associated with medical school. You’ll then top it all off by applying and interviewing for residency.

It can feel like you're constantly throwing out hundreds or thousands of dollars regularly. At times it can feel overwhelming and daunting. How do people do this?!

For med couples with little to no additional outside money coming in, the reality of living off of student loans can be a stressful wake-up call. You'll see that the debt—including student loans, credit cards, or other types of borrowed money—quickly add up. Now is a good time to make educated financial decisions and to look for additional ways to help you get through this time without sacrificing your financial stability.

We've talked in the past about [managing finances](#) and [budgeting ideas](#), so check out those articles if you haven't already. For this article, let's discuss some additional options you and your SO may have for receiving extra help during the lean years of medical school.

Government Assistance

Federal government benefit programs can help people with a low income cover basic expenses like food, housing, and healthcare. Benefits are distributed through individual states.

Did you know that many medical families qualify for some form of government assistance during medical school? If you are unemployed, only work part-time, or have children while your SO is in medical school, it's worth seeing if you qualify for any benefits.

Types of Assistance

The most common forms of assistance medical families use are WIC, SNAP, Medicaid, and CHIP. Below is an overview of these four programs with links to find application instructions. You can also visit the government's main benefits website at [Government Benefits | USAGov](#) for more information on the various types of assistance and to get a preliminary look at what you might qualify for.

WIC and SNAP (informally known as “food stamps”)

WIC (women, infants, and children) is a special nutrition program that provides federal grants to states for supplemental foods for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five. To

find out if you're eligible for WIC and to apply, go to [Special Supplemental Nutrition Program for Women, Infants, and Children \(WIC\) | USDA-FNS](#).

SNAP (Supplemental Nutritional Assistance Program) is a separate nutrition program that helps supplement the food budget for low-income families. Benefits are provided once a month through an EBT card that you can use like a credit card for eligible food items at approved SNAP grocery stores and farmer's markets. Apply for SNAP through your local office. Find your office here: [SNAP State Directory of Resources | USDA-FNS](#).

Medicaid and CHIP

Most medical school programs offer their students health insurance during their program. The amount of coverage is variable, with some programs offering free insurance for students and others offering regular student plans or employee-type health plans.

Some programs will cover the spouses and children as well with added deductibles or additional co-pays. Other programs do not offer insurance plans for families, or if they do, the price tag can be beyond what your family is able to pay.

This is where Medicaid could come in. Medicaid offers free or low-cost medical benefits to eligible low-income adults, children, pregnant women, seniors, and people with disabilities.

Is it more cost effective to use Medicaid than your program's insurance? You'll need to speak to a Medicaid specialist and crunch the numbers yourself to see. Apply by contacting your state Medicaid office and filling out an application at [State Overviews | Medicaid.gov](#).

If you have children and your income is too high to qualify for Medicaid, your child/children may still qualify for the [Children's Health Insurance Program \(CHIP\)](#). It covers medical and [dental care](#) for uninsured children and teens up to age 19. To find out if you qualify, find a program through your state at [Find Coverage for Your Family | InsureKidsNow.gov](#) or call 1-877-KIDS-NOW.

The Stigma of Using Government Assistance

Our country has very diverse opinions on the use and need for government assistance. It's a heavily political issue that needy families often get tangled up in. Many medical families express that they feel embarrassed that they use government assistance because of the judgment they face. Especially as a medical family, people assume your SO is becoming a doctor, so you must have lots of money. Most people outside our community are not educated about or don't understand the huge financial burden and risk taken in becoming doctors.

Some medical families express that most times when they use something like WIC or SNAP, they feel judged by the other customers in the store—from how you look, to what you're buying, to how your kids behave. It's unfortunate, but something to be aware of.

Please don't let the negative stigma of using benefits hinder you from using them! If you qualify for assistance and need the services, that's exactly what they're there for. Additionally, keep in mind that once your SO is a practicing doctor, you will be paying into this system threefold, so you will contribute far more in the future than you ever could take out now.

For another perspective and personal story about using government assistance during medical school, check out the following blog post: [“Using Government Assistance During Medical School and Residency”](#) by Lara McElderry and Kristi Hargiss.

Assistance During Residency

Many medical families find that they lose government benefits once they enter residency. Once your SO is making a residency salary, it often puts you over the income threshold. However, it does depend on your individual situation and how many children you have. You'll want to look into this beforehand so you're not surprised if your benefits are canceled.

Additionally, anytime you have to move states or change jobs (medical school to residency), you'll need to communicate with your local benefits office for guidance on how to maintain or reapply for assistance.

The Bottom Line

Sometimes it's hard to receive help, especially when we feel completely capable of providing for ourselves and our families. However, during medical school your SO does not have the ability to provide any income. As the spouse, you are capable, but your ability to work might be complicated. You may have moved away from your previous job, be unable to find a new job in your field, be unable to find affordable and quality childcare, or have other individual limiting factors.

Government assistance is available to help, and if you qualify, you should absolutely give yourself permission to use it. There's no need to feel ashamed or stretch yourselves way too thin when you could receive benefits. The reality is medical school is financially very difficult, so take the help now when you need it most and give you and your SO a little bit of relief.