NACDD NATIONAL ASSOCIATION OF COUNCILS ON DEVELOPMENTAL DISABILITIES

Maryland Developmental Disabilities Council
CREATING CHANGE · IMPROVING LIVES

Protecting Your Benefits

What to Know About Accepting Gifts

On November 1, 2025, Supplemental Nutrition Assistance Program (SNAP) benefits may be stopped affecting almost 42 million people across the nation, including people with developmental disabilities (DD). This is due to the current government shutdown.

Friends, neighbors, and family may be reaching out and wanting to help people with disabilities who receive food assistance through the SNAP program. That is wonderful. It is what being part of the community is all about.

However, they may not be aware of the risk that **accepting certain help might risk people with disabilities losing federal benefits that have income and asset limits such as Medicaid, SSI, housing, and other programs.**

NACDD is concerned that many people may not be aware that some kinds of gifts could risk your eligibility to receive federal benefits that have income and asset limits as part of the eligibility criteria.

To protect benefits, the safest way to get help is through community food programs or in-kind support like groceries, not cash or gift cards. When in doubt, check with your benefits worker or case manager before accepting help.

Below is a list of Frequently Asked Questions that shares the basics of what you need to know about protecting your benefits when accepting gifts.

What can I do if my SNAP benefits are stopped?

You can seek temporary food assistance from:

- Local food banks or pantries
- Faith-based organizations or nonprofits providing groceries or meals
- Friends or family who buy food directly for you

These forms of help do **not** count as income or assets and will not affect your Medicaid, SSI, or housing benefits.

Can I accept money, cash, or gift cards to buy food?

Be careful. If you receive cash, checks, or gift cards, that money may count as income or assets under federal benefit rules. That could affect your eligibility for Medicaid, SSI, housing assistance, or other programs.

The best practice to get food assistance is to get food through community programs. Avoid cash or gift cards. Ask for in-kind help instead of money. When in doubt, talk to your benefits specialist or case manager before accepting help.

***DISCLAIMER**: This is general information only and is not legal advice. Each state is different and has different policies. Everyone's situation is different. Please talk with your caseworker or benefits specialist for guidance about your specific case.*

What kinds of help are allowed?

The following are safe and will not affect your benefits:

- Food directly from food banks or meal sites
- Someone buying groceries directly for you
- Prepared meals from charitable programs

If someone wants to help, ask them to buy food directly instead of giving cash or cards.

What types of help could cause problems?

Avoid accepting:

- Cash payments or electronic transfers
- Gift cards
- Checks or deposits to your bank account
- Prepaid debit cards

These may be seen as income or assets that count toward your eligibility limits.

Will my Medicaid or SSI be affected right away if I take gift cards or cash for food?

Not automatically, but if you go over income or asset limits, it could affect future eligibility. Avoid cash or gifts during this period.

You may also want to keep documentation of any gifts or food received during this time. If you are asked later how you survived without SNAP, you can show proof that food was given to you.

IMPORTANT NOTE: The best practice to get food assistance is to get food through community programs. Avoid cash or gift cards. Ask for in-kind help instead of money. When in doubt, talk to your benefits specialist or case manager before accepting help.

***DISCLAIMER**: This is general information only and is not legal advice. Each state is different and has different policies. Everyone's situation is different. Please talk with your caseworker or benefits specialist for guidance about your specific case.*