

The Instacart Health Policy Agenda

Expanding Access to Nutritious Food for All



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At Instacart, we believe everyone should have access to healthy, nutritious food — every person, every family, and every community. Yet across the United States, far too many families face persistent barriers to accessing the food they need to live a healthy life. In 2023, 47.4 million Americans lived in food-insecure households, including 7.2 million children. At the same time, the prevalence of chronic dietrelated diseases continues to rise, driving poorer health outcomes and placing a growing strain on our healthcare system. As a result, more families are seeking practical, affordable ways to access the food they need and make healthier choices.

Addressing nutrition insecurity, and incorporating nutrition into healthcare, are no longer only public health imperatives. They are also policy challenges that policymakers across the political spectrum recognize, and ones that — across the public, private and nonprofit sectors — we can and should tackle together.

That's why today, we're sharing our new Instacart Health Policy Agenda – an updated roadmap that guides our advocacy work on nutrition and health policy issues and reflects our commitment to building on our progress through evidence-based solutions.

True to our DNA as a company, our work here is rooted in partnership. We are working with policymakers, researchers, nonprofit leaders, private sector partners, and other stakeholders to develop and advocate for policy solutions that help more people live healthier lives. We approach this work as a trusted partner that brings policy and research expertise, as well as innovative technology solutions.

This policy agenda is an extension of our company's mission – to create a world where everyone has access to the food they love and more time to enjoy it together. If you share our vision, we encourage you to explore the recommendations that follow and add your voice to the growing chorus of advocates calling for change.



Casey Aden-Wansbury
Vice President, Head of Global Public Policy
Instacart

Building on Progress

Since we launched Instacart Health and released our original policy agenda three years ago, we've delivered on our commitments and amplified our impact beyond the grocery cart by leveraging our technology, partnerships, research, and advocacy to help address some of the country's most pressing food access, nutrition and health challenges.

Through Instacart Health, we've launched tools and resources that make it easier for individuals to shop for nutritious food and use benefits like SNAP online. Delivering on one of our 2022 commitments, we were proud to become the first online grocery marketplace to accept EBT SNAP payments in all 50 states and Washington D.C. in 2023.¹ Meanwhile, our unique tools like Fresh Funds² and Smart Shop³ are helping more families and caregivers make health-conscious, informed choices. We've also built deep partnerships with leading healthcare systems, health plans, nonprofit organizations and food banks. One example is our collaboration with Partnership for a Healthier America to deliver 10 million servings of fruits and vegetables to families with low incomes across the U.S.⁴

We're also working with research organizations and academic institutions to explore the benefits of medically supportive food programs to help further inform policy decisions. We partnered with Meharry Medical College,⁵ one of the nation's leading historically Black medical schools, to support a special issue of the *Journal of Health Care for the Poor and Underserved* featuring research on the food access and nutrition security challenges facing marginalized communities. And our landmark pilot program and research initiative with Syracuse University⁶ will help us better understand the promise and potential of medically tailored groceries for military veterans.

On the advocacy front, we've championed modernization of WIC so it can be brought online like SNAP, including by submitting detailed comments to the 2023 proposed rule. We've publicly supported the Summer EBT program by encouraging states to opt in and by partnering with advocacy groups and nonprofits to call for state adoption.⁷

- 1. instacart.com/company/updates/increasing-access-for-snap-families-nationwide/
- 2. instacart.com/freshfunds
- 3. instacart.com/company/pressreleases/instacart-launches-ai-powered-smart-shop-and-new-features-that-make-healthy-choices-easy/
- 4. ahealthieramerica.org/our-partners/instacart-369
- 5. instacart.com/company/updates/instacart-supports-new-research-on-food-access-and-nutrition-security/
- 6. instacart.com/company/policy-government-affairs/instacart-partners-with-the-rockefeller-foundation-and-the-va-to-deliver-medically-tailored-groceries-to-military-veterans/
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Priorities at a Glance

Our agenda going forward is focused on two foundational priorities where we believe Instacart is uniquely positioned to advocate for impact:



Priority #1

Strengthen and modernize food assistance programs

Food assistance programs are a cornerstone of the nation's fight against hunger, reaching tens of millions of families each year. Strengthening and modernizing these programs ensures they remain effective, accessible, and aligned with the way people shop today.



Priority #2

Integrate medically supportive food into healthcare

As diet-related diseases continue to become more prevalent, incorporating nutritious food into healthcare is critical. That's why Instacart is focused on advancing food as medicine to help improve outcomes and lower the cost of care.

Policy Priority #1:

Strengthen and Modernize Food Assistance Programs

The Challenge

Federal nutrition programs like SNAP and WIC play a vital role in reducing hunger and improving health. But in order to remain effective, these programs must evolve to reflect how people live and shop. Families using these benefits should be able to shop the same way as everyone else — through digital platforms like Instacart that provide greater choice, flexibility, and convenience. Modernizing access isn't just about convenience; it can meaningfully improve outcomes. Research by No Kid Hungry and the University of Kentucky found that, on average, families shopping online purchased over \$5 more in fruits and vegetables without increasing their overall grocery bill, while also saving time and experiencing less perceived stigma compared to using SNAP benefits in-store.8

By modernizing these programs and building on their proven track record, we can remove barriers and create more consistent access to healthy food for families nationwide.



 $8. \quad \underline{\text{nokidhungry.org/blog/new-research-shows-benefits-online-shopping-low-income-families}}\\$

The Policy Solutions

• Modernize and support the Supplemental Nutrition Assistance Program (SNAP): Ensure SNAP benefit allotments for individuals and families are maintained to provide sufficient funds for purchasing the foods they need. States should continue to look for ways to strengthen state-level SNAP benefits, ensuring families with low-incomes have greater access to nutritious food, thereby enhancing the program's impact. For example, New Jersey has raised its minimum benefit, New York and Connecticut are pursuing baseline increases, and Minnesota, Pennsylvania and Ohio have proposed raising benefits for certain populations such as seniors and people with disabilities.

During the pandemic in 2020, the federal government launched a pilot program allowing families to use SNAP benefits for online grocery purchases. The pilot has helped families access more nutritious food, shop with greater convenience, and reduce the stigma sometimes associated with in-store benefit use. Given its demonstrated impact, make the SNAP Online Payment Pilot permanent.

Additionally, improve the efficiency of the SNAP online payment certification process by: increasing transparency with retailers by providing updates on their certification status and clarifying next steps. Allowing eCommerce providers to own SNAP licenses, or alternatively, issuing certificates to approved providers that can be distributed to retailers; and streamlining the certification and testing process for new program additions, if the eCommerce provider is already powering SNAP online.

 Modernize the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and bring it online:

Streamline the retailer enrollment process, and bring WIC online faster across retailers using a new certification for online enablement platforms. Additionally, provide guidelines to standardize online payment technology and streamline technical aspects of online certification for retailers that already accept SNAP online. Extend WIC program eligibility for children up to six years old, increase postpartum eligibility for WIC to two years for all mothers, and expand the certification period for infants from one to two years old — changes that research has shown would help combat food insecurity among young children⁹ and improve health outcomes for mothers and babies.¹⁰

^{9.} sciencedirect.com/science/article/abs/pii/S0190740916302316?via%3Dihub

^{10.} media.nwica.org/2019-extending-wic-postpartum-care-wic-fact-sheet.pdf

- Provide Universal School Meals and Opt into Summer EBT:
 Pass legislation and fund programs that provide universal school meals at the state level.
 In addition, expand no-charge school breakfast and lunch to all children and provide lower-income families with children an Electronic Benefit Transfer (EBT) card to purchase food when schools are closed for five days or more, including during the summer, school breaks, or unanticipated closures. Additionally, states should opt into Summer EBT and prioritize funding to cover the administrative cost sharing requirements.
- Continue support for the Gus Schumacher Nutrition Incentive Program (GusNIP): Continue building capacity for nutrition incentive and produce prescription programs through GusNIP.



Policy Priority #2:

Integrate Medically Supportive Food into Healthcare

The Challenge

In order for food as medicine interventions to be widely utilized and effective in combating the rise in diet-related diseases, they must be integrated into healthcare—including Medicare and Medicaid. Medicare and Medicaid increasingly recognize the role nutrition plays in managing chronic disease, preventing illness, and improving health. In Medicare Advantage, the number of plans offering food and produce allowances has increased; however, starting in 2026, access to these benefits will be limited to individuals with chronic conditions. With Medicaid, states are exploring food supports through Section 1115 waivers and In Lieu of Services authority, signaling growing momentum to integrate nutrition into care.

Across both programs, interest is rising, but we need faster progress. Medicare and Medicaid have significant potential to expand the reach of food as medicine and improve health outcomes for millions of patients.



The Policy Solutions

Expand Medicare Advantage's Coverage of Nutrition:

Encourage Medicare Advantage plans to include medically supportive grocery interventions as a supplemental benefit. Medicare Advantage supplemental benefits should focus on nutritious food and allow for delivery. Clarify that nutritious food interventions may meet the definition of "primarily health-related," and therefore can be offered as general supplemental benefits. For Special Supplemental Benefits for the Chronically III (SSBCI), establish a pre-approved list of evidence-based nutrition services, exempting them from the bibliography requirement, because they have a sufficiently robust evidence base already.

• Expand Medicaid's Coverage of Nutrition:

Support more states in using the waiver process to implement produce prescriptions and medically tailored groceries as tools for treatment and prevention by creating template parameters, guidance, or a universal waiver. This would enable the inclusion of produce prescriptions, medically tailored groceries, and other medically supportive food and nutrition as covered benefits for eligible Medicaid patients, while promoting delivery options to ensure accessibility. Also, streamline and accelerate approval of social determinants of health supportive 1115 waivers and ILOS programs. All states should leverage these flexibilities, and as evidence grows, the direct provision of food should move beyond limited circumstances to become an established benefit.

• Bridge Gaps Across Medicare and Medicaid for Greater Access to Nutrition Interventions:

Develop specific, appropriate billing codes for produce prescriptions, medically tailored groceries, and additional nutrition-based clinical treatment and prevention tools. These codes provide necessary infrastructure to submit claims, track receipt of services and more. Also, establish a food as medicine safe harbor for interventions like medically tailored groceries, produce prescriptions and medically tailored meals. Existing safe harbors and exceptions are insufficient for health care organizations to confidently design interventions for their target populations as they are stymied by Anti Kickback Statute and Civil Monetary Penalties Law. Further, clarify that if a food is medicine intervention is covered by Medicare Advantage or a Medicaid managed care plan as a "value-added service", the intervention should be included in the numerator of the Medical Loss Ratio (MLR) because they meet the definition of activities that improve health care quality. This ensures plans do not have a disincentive to provide nutritious food services.

• Lead by Example with Federal Pilots:

Continue federal government agency initiatives and pilots that develop and implement scalable food as medicine and produce prescription programs to advance the integration of nutrition interventions in the health system. This includes promoting efforts at the Department of Health and Human Services, especially the Centers for Medicare and Medicaid Services, and the Veterans Health Administration to incorporate food interventions for targeted populations.

• Further Research on Nutrition:

Support private and public investment in nutrition research examining food as medicine interventions' impact on health outcomes and costs of care.



Conclusion

At Instacart, we're committed to making measurable and long-lasting progress on the policy priorities outlined in this agenda.

This new Health Policy Agenda reflects our continued focus on practical, specific solutions that modernize food programs and elevate nutritious food as a key part of health care.

Looking ahead, our goal remains the same: to make it easier for every household to put healthy food on the table. Achieving that goal will take all of us working together with urgency, creativity, and shared purpose. We are proud to play a role in shaping policies and partnerships that strengthen food security and expand access to nutritious foods nationwide, and we invite you to join us at the table to advance this important work.

