

## How Medicaid Works For Seniors & Older Adults

MEDICAID IS A LIFELINE FOR SENIORS AND OLDER AMERICANS

### BY THE NUMBERS

**More than 6.9 million American seniors have Medicaid coverage.** 6,920,200 seniors, age 65 and older, are enrolled in Medicaid.

**More than 8.5 million adults ages 50 to 64 are enrolled in Medicaid.** More than 8.5 million Americans ages 50 to 64 have health coverage through Medicaid – many thanks to the Affordable Care Act’s Medicaid expansion.

**Nearly 1 in 3 seniors live below 200 percent of the federal poverty line.** For many of these seniors, Medicaid is a critical lifeline.

**Medicaid funds 53 percent of long-term care nationwide.** As seniors age, long-term care services become more and more vital, serving half of seniors over age 75 and three in four seniors over age 85.

**Medicaid covers 6 in 10 nursing home residents.** The average annual cost of nursing home care is \$82,000 — nearly three times most seniors’ annual income.

**Over one in five Medicare beneficiaries also have Medicaid coverage.** Most dual-eligibles are over age 65, and are more likely to have complex and chronic health needs.

### HOW PRESIDENT TRUMP & CONGRESSIONAL REPUBLICANS ARE TRYING TO DISMANTLE MEDICAID

**President Trump and his Republican allies in Congress have repeatedly tried to slash funding for Medicaid and impose per-capita caps on coverage.** Last year, the House of Representatives passed the American Health Care Act (AHCA) repeal bill, which included a per capita limit on federal Medicaid spending that would have resulted in huge cuts to Medicaid across states. After failing to pass the AHCA in the Senate, Republicans have continued to launch relentless attacks on Medicaid. Last December, the Trump Administration budget called for \$1.4 trillion in cuts to Medicaid.

**The Trump Administration is encouraging states to impose work requirements and other bureaucratic restrictions on Medicaid enrollment in order to deny coverage.** Experts warn that work requirements are fundamentally bureaucratic hurdles designed to restrict access to health care rather than increase employment. Previous examples show that requiring enrollees verify their employment or work-related activities will reduce enrollment among those eligible for Medicaid.

**Requiring people to work to maintain Medicaid coverage is particularly burdensome for older adults.** Less than half of American adults ages 55 to 64 work. Some are retired, and for many others, chronic health conditions make it difficult to maintain steady employment.

**President Trump and Congressional Republicans are targeting Medicaid to pay for tax cuts for the wealthiest.** Last December, President Trump signed a \$1.5 trillion tax bill that disproportionately benefits the wealthy. How do Republicans plan on paying for it? Speaker Ryan’s answer is clear: “Frankly, it’s the health care entitlements that are the big drivers of our debt.” In an attempt to pay for these tax cuts, last Thursday, House Republicans passed a balanced budget amendment that would slash Medicaid funding by \$114 billion in a single year alone.

## **MEDICAID IS A VITAL SOURCE OF CARE FOR SENIORS, INCLUDING THOSE WHO ALSO HAVE MEDICARE**

**Medicaid Helps Americans Near Retirement Access Health Care.** “The share of Americans ages 50-64 without insurance fell by 6.4 percentage points between 2012 (pre-ACA reforms) and 2016 – from 15.5 percent to 9.1 percent – due at least in part to increased Medicaid enrollment in the expansion states.” (Center for Retirement Research, March 2018)

**Seniors And Older Adults Depend On Medicaid For Affordable, Comprehensive Care.** “All state Medicaid programs cover hospital stays, doctor visits, labs, x-rays, nursing homes, home health care, and help with Medicare out-of-pocket costs.” (Kaiser Family Foundation, June 2017)

**Medicaid Fills Gaps In Coverage For One in Five Medicare Beneficiaries.** “Medicaid can cover transportation to the doctor and vision care, along with other important services that Medicare doesn’t usually cover. Seniors can also get services through Medicaid that Medicare covers to a lesser extent, such as home health care, durable medical equipment, mental health and therapy services, and some dental services.” (Center on Budget and Policy Priorities, 1/19/18)

**Low-Income Seniors With Medicare Depend On Medicaid For Long-Term Care.** “Without Medicaid, these low-income seniors would be unable to afford their health and long-term care costs, even with Medicare.” (National Council on Aging, 2/21/17)

## **PEOPLE WHO NEED LONG-TERM CARE DEPEND ON MEDICAID**

**Medicaid Provides Half Of Long-Term Care In U.S.** “Medicaid provides half the nation’s long-term care. Over the decades, states, CMS, providers and consumers have worked to broaden access to care in home and community based settings, where many seniors and people with disabilities would prefer to live...In 2013, the Medicaid program reached a major milestone: for the first time, the majority of Medicaid spending on long term services and supports (LTSS) was for home and community based services (HCBS) rather than for institutional care.” (Centers For Medicare & Medicaid Services, January 2017)

**Older Americans Depend On Medicaid For Nursing Home Coverage.** “A combination of longer life spans and spiraling health care costs has left an estimated 64 percent of the Americans in nursing homes dependent on Medicaid. In Alaska, Mississippi and West Virginia, Medicaid was the primary payer for three-quarters or more of nursing home residents in 2015, according to the Kaiser Family Foundation.” (New York Times, 6/24/17)

## **MEDICAID RESTRICTIONS THREATEN OLDER ADULTS’ ACCESS TO CARE**

**Medicaid Expansion Helps Older Adults Gain Access To Care Without Having To Wait On A Disability Determination.** “Qualifying for Medicaid based solely on income as an expansion adult can mean quicker access to coverage, without waiting for a disability determination.” (Kaiser Family Foundation, 3/1/16)

# medicaid

A W A R E N E S S   M O N T H

**Putting A Cap On Medicaid Funding Would Reduce Care For An Aging Population.** “In the coming decades, average health and long-term care costs for seniors will rise significantly as baby boomers move into very old age. Those 85 and older cost 2.5 times more than younger seniors on Medicaid. A cap on Medicaid funding would likely lock in current Medicaid spending per beneficiary and thus won’t adjust for this cost growth due to demographic changes, so states would have to further cut Medicaid or other vital services to balance their budgets.” (Center on Budget and Policy Priorities, 1/19/18)

**Cutting Medicaid Threatens Seniors’ Health And Independence.** “Cutting Medicaid or radically changing its financing structure — for example to a per capita cap as in recent congressional Republican proposals to repeal the Affordable Care Act (ACA) — would threaten the essential services and other assistance that seniors rely on to maintain their health and independence.” (Center on Budget and Policy Priorities, 1/19/18)