



Seniors At Risk:  
How Trump's War On Health Care  
Has Made the Coronavirus Crisis  
Worse for Older Iowans

May 2020

PROTECT  
**OUR CARE**

# Seniors At Risk: How Trump's War On Health Care Has Made The Coronavirus Worse For Older Iowans

*Ongoing sabotage of seniors' health care is especially dangerous as the nation fights the coronavirus pandemic*

<b>Introduction</b>	<b>1</b>
<b>Seniors And Older Adults Face Extraordinary Risks In The Coronavirus Pandemic</b>	<b>2</b>
Cases Are Surging Through U.S. Nursing Homes and Assisted Living Facilities	3
Efforts To Reopen Prematurely Put Older Workers At Risk	4
Polling Reveals Seniors Are Concerned About Reopening The Economy	5
<b>Trump's Health Care Sabotage Agenda Is Especially Harmful to Seniors</b>	<b>5</b>
<b>Trump Has Fought Tirelessly To Repeal &amp; Undermine The ACA, Which Would Significantly Harm Older Americans By Reducing Care and Increasing Insurance And Drug Costs</b>	<b>5</b>
Texas Lawsuit	6
Trump Has Refused To Open A Special Enrollment Period for ACA Coverage That Would Help Older Americans	7
<b>Trump Has Repeatedly Called For Cuts To Medicare</b>	<b>7</b>
<b>Trump Has Waged A War On Medicaid, Threatening Care For Seniors In Nursing Homes And Long-Term Care Facilities And The Economic Stability Of Families</b>	<b>8</b>
Medicaid Expansion Helps Older Adults	9
<b>Trump Refuses To Allow Medicare To Negotiate For Lower Drug Prices</b>	<b>10</b>

## Introduction



President Trump and his Republican allies have spent years systematically sabotaging seniors' health care, but now more than ever, their lives are on the line. Between undermining Medicaid enrollment to proposing steep Medicare budget cuts to attempting to repeal the Affordable Care Act (ACA), President Trump has done nothing but cause older adults to lose coverage and to pay higher costs for care. At a time when millions of uninsured Americans are facing the possibility of coronavirus and devastating health care bills, the need for a strong health care safety net has never been more important. More than 30 million people nationwide have already lost their jobs and an estimated 27 million have lost their employer-sponsored coverage as a result of the crisis. This figure is only expected to skyrocket: economists have estimated that up to 43 million people could lose their job-based coverage during the pandemic. Unfortunately, President Trump has eroded America's health care safety net, which will undoubtedly devastate families and hamper efforts to curb the spread of this deadly disease.

As the country faces a once-in-a-lifetime health care crisis, it has never been more clear that President Trump's war on health care is especially dangerous for seniors. Seniors are at high risk of developing serious complications if they contract coronavirus, with 80 percent of U.S. deaths occurring among those aged 65 and older. Despite dire warnings from experts, President Trump and Republican lawmakers across the country have prioritized reopening the economy while sacrificing the health and safety of our nation's most vulnerable.

### **Coronavirus' Impact On Seniors In Iowa**

- [88 percent](#) of Iowa's coronavirus deaths were among people over 60.
- Nearly half of the state's coronavirus deaths have been among Iowans [80 and older](#).
- As of May 21, long-term care facilities accounted for [55 percent](#) of statewide deaths. More than [1,500 cases](#) have been reported in Iowa nursing homes.

## **Seniors And Older Adults Face Extraordinary Risks In The Coronavirus Pandemic**



*Eighty percent of all coronavirus deaths in America are people over the age of 65, and older Americans are particularly at risk from Trump's efforts to relax social distancing guidelines.*

Older adults and seniors face unique risks as the country grapples with this health care crisis. According to the Centers for Disease Control and Prevention, the [groups](#) “at high-risk for severe illness from Covid-19” are people 65 years and older and individuals who live in nursing homes and long-term care facilities. More than 100,000 Americans have died from coronavirus, with nearly [80 percent of deaths](#) among those over the age of 65. Nursing homes and long-term care facilities across the country have experienced a surge in outbreaks, with about [one third of U.S. deaths](#) associated with these facilities.

Coronavirus is also a threat to millions of seniors and older adults who live outside of institutions and may be exposed through work, family members, or caregivers. Roughly 47 million older adults nationwide are aging in place. More than seven million seniors, or 15 percent of the 65-and-older population residing outside of nursing homes, are considered medically frail. And 60 percent of this group have at least two chronic conditions, such as heart disease or diabetes, which are serious risk factors for developing coronavirus complications. According to the Center for American Progress, nearly 32 million people aged 55-64 have pre-existing conditions.

Seniors residing in rural areas face additional risks. More than 7 million people aged 60 and up reside in counties without intensive care beds. Additionally, 2.7 million in this group live in counties without any hospitals at all. Seniors, both those residing in nursing homes and at home, are facing additional challenges during this crisis, including isolation, food insecurity, and limited health care access.

According to Kaiser Health News:

*“The specter of hunger and malnutrition looms, as sites serving group meals shut down and seniors are unable or afraid to go out and shop for groceries. An estimated 5.5 million older adults were considered ‘food insecure’ — without consistent access to sufficient healthy food — even before this crisis.*

*As the health care system becomes preoccupied with the new coronavirus, non-urgent doctors’ visits are being canceled. Older adults who otherwise might have had chronic illness checkups may now deteriorate at home, unnoticed. If they don’t go out, their mobility could become compromised — a risk for decline.*

*Furthermore, if older adults stop seeing people regularly, isolation and loneliness could set in, generating stress and undermining their ability to cope. And if paid companions and home health aides become ill, quarantined or unable to work because they need to care for children whose schools have closed, older adults could be left without needed care.”*

Compounding these issues, many seniors and older adults faced financial instability even before the pandemic. According to AARP’s Public Policy Institute, more than half of Americans over the age of 50 do not have a savings account. AARP’s brief concluded: “The coronavirus may exact a greater toll on older workers without emergency savings because they have far fewer working years left to pay off debt and rebuild savings.” The latest unemployment numbers show that pandemic-driven job losses have disproportionately impacted older workers: the unemployment rate for workers aged 65 and older has spiked to 15.6 percent in April, compared with a 12.8 percent rate for those aged 25-54. From March to April, 3.6 million workers aged 55 and older lost their jobs.

## Cases Are Surging Through U.S. Nursing Homes and Assisted Living Facilities

According to the New York Times, more than 28,000 coronavirus deaths in the U.S. are linked to residents and workers in nursing homes and other long-term care facilities. Before the outbreak, the Trump administration rolled back nursing home oversight and critical protections for residents. And even as it



has become clear that nursing homes are at the center of this pandemic, the administration has continued to pursue policies that make nursing homes less safe.

### **Who Is At Risk?**

- 1.3 million residents in nursing homes
- 800,000 residents assisted living facilities
- 75,000 residents in intermediate care facilities
- 3 million people working in skilled nursing or residential care facilities

### **Trump Weakened Oversight Of Nursing Homes**

**The Federal Government Isn't Tracking Nursing Home Cases Of COVID-19.** Even as cases of coronavirus in nursing homes across the country skyrocket, CMS and the CDC are not keeping a formal tally of nursing homes with ongoing cases. Experts say more comprehensive data is critical to battling the virus and understanding why it is spreading faster in some nursing homes than others. "It's impossible to fight and contain this virus if we don't know where it's located," said David Grabowski, a professor of health care policy at Harvard Medical School, who added that more information-gathering and transparency could help protect against future outbreaks. "You could see where it could be headed next," he said.

**President Trump And Seema Verma Rolled Back Protections For Nursing Home Residents Ahead Of The Pandemic.** The Trump administration has cut the size of fines for health violations in nursing homes. Federal records show that the average fine dropped to \$28,405 under Verma's tenure, down from \$41,260 in 2016. Experts say that for large nursing homes, these smaller fines are merely a "rounding error" giving them less incentive to fix faulty and dangerous practices before someone gets hurt. According to Toby Edelman, a senior policy attorney and expert on nursing home regulation at the Center for Medicare Advocacy, found that the administration has largely pulled back its enforcement of "special focus facilities," those nursing homes cited for a pattern of serious infractions, issuing increasingly small fines even though the government continued to cite them for serious violations.

**The Trump Administration Rolled Back Obama Administration Rule Making It Easier For Nursing Home Residents To Sue For Negligence Or Abuse.** The Trump administration has also rolled back an Obama-era regulation that blocked nursing facilities from requiring that disputes with residents be settled in private arbitration -- a move that the nursing home industry had aggressively sought. Families often feel pressured to sign arbitration agreements and only find out later that they are prevented from suing if they believe their loved ones received bad care.

### **Experts Confirm That U.S. Is Far From Ready To Reopen Nursing Homes**

The Trump administration recently released guidance for nursing homes to lift visitor restrictions during the pandemic, deferring many decisions to state and local leaders. Experts warn that prematurely opening these facilities could have severe consequences for this high-risk population.

**Mark Parkinson, Chief Executive Of The American Health Care Association, Said Nursing Homes Were Months Away From Having The Testing Capacity And Personal Protective Equipment Needed To Reopen.** "Nursing-home industry groups have been warning that facilities need far more resources and

support before they can safely reopen. Mark Parkinson, chief executive of the American Health Care Association, has urged pegging reopenings to specific benchmarks such as having on hand enough masks and other personal protective equipment for residents, staff and visitors. The capability to conduct frequent, broad testing is also crucial, industry officials and infection-control experts said. Without it, facilities can't know whether the virus is present inside and the extent of its spread. Nor can facilities know if outsiders seeking to visit carry the virus. Many infected residents and staff haven't displayed obvious symptoms, researchers have found. Mr. Parkinson estimated that widespread testing won't be available for four to six months, and sufficient protective equipment for all facilities is about two to three months away." [Wall Street Journal, [5/10/20](#)]

**Katie Smith Sloan, Chief Executive Of LeadingAge, Said "The Reality Is That Too Many Nursing Homes And Other Aging Services Providers Are Still Desperately In Need Of Testing In Personal Protective Equipment."** "Industry groups have warned, though, that nursing homes need better access to testing and protective gear for staff before they can reopen. 'The reality is that too many nursing homes and other aging services providers are still desperately in need of testing and personal protective equipment...and we don't know when or if it's coming,' said Katie Smith Sloan, the chief executive of LeadingAge, which represents nonprofit providers of aging services. 'We need these tools to make reopening possible.'" [Wall Street Journal, [5/18/20](#)]

**Morgan Katz, Assistant Professor At Johns Hopkins University, Warned Against Opening Nursing Homes Prematurely: "Even With The Current Restrictions, It Has Been Really Challenging To Control The Transmission Through The Facilities."** "Even with the current restrictions, it has been really challenging to control the transmission through the facilities, so I don't think they should be opening up yet,' said Morgan Katz, an assistant professor at Johns Hopkins University who specializes in infectious diseases." [Wall Street Journal, [5/10/20](#)]

**Toby Edelman, Senior Policy Attorney With The Center For Medicare Advocacy, Said That The New CMS Guidance Shows "The Federal Government Is Once Again Putting Responsibility On Governors And Others To Make Actual Decisions."** "Toby Edelman, senior policy attorney with the Center for Medicare Advocacy, criticized the administration's approach, saying in an email, 'As usual throughout the pandemic, the federal government is once again putting responsibility on governors and others to make actual decisions. ... We need national standards, based on science and expert advice, that everyone follows, not recommendations that can be ignored.'" [Washington Post, [5/18/20](#)]

**Mike Dark, Lawyer With California Advocates For Nursing Home Reform, Said That Without Adequate Testing, Nursing Home Residents Could Have To Wait Years To See Their Loved Ones: "These Are Issues That CMS Has Already Badly Dropped The Ball On, And Now They're Making Families Pay The Price For It."** "And Mike Dark, a lawyer with the nonprofit group California Advocates for Nursing Home Reform, said the guidelines 'could mean waiting for months or years before crucial caregiver visits can start again.' He said in an email, 'The virus is already so widespread in facilities, and access to testing so limited, that asking for all residents and staff to test negative first means residents and families will lose hope of seeing one another again. ... These are issues that CMS has already badly dropped the ball on, and now they're making families pay the price for it.'" [Washington Post, [5/18/20](#)]

**Michael Wasserman, President Of The California Association Of Long Term Care, Said That Government Officials Should Have Relied More On Geriatricians And Other Experts For Guidance.**

"Michael Wasserman, president of the California Association of Long Term Care Medicine, faulted government officials for not relying more on geriatricians and other experts in long-term care to decide when facilities can safely open. 'That's what we trained for our whole lives,' he said." [Washington Post, [5/18/20](#)]

**Efforts To Reopen Prematurely Put Older Workers At Risk**

As the nation continues to lag in testing and to face shortages of protective equipment for health care workers, President Trump is insisting on reopening the economy. Reopening the economy prematurely is particularly dangerous for older workers who are more susceptible to the deadly virus. Research from the Economic Policy Institute found that more than 5 million workers--or nearly three-fourths of workers age 65 and older--were unable to work from home before the pandemic, concluding that "these workers, who are at higher risk for severe illness from Covid-19 because of their age, could be putting themselves at risk to earn a paycheck."

Dr. Anthony Fauci, the nation's top infectious disease expert, warned that reopening too soon would have serious consequences: "If we skip over the checkpoints in the guidelines to 'Open America Again,' then we risk the danger of multiple outbreaks throughout the country. This will not only result in needless suffering and death, but would actually set us back on our quest to return to normal."

Ignoring these dire warnings, some Republican lawmakers have gone as far as saying that older Americans should be willing to die in order to reopen the economy. In March, Texas Lt. Gov. Dan Patrick famously suggested that he and other grandparents would be willing to risk their lives for the U.S. to "get back to work." Republican Senator Kennedy said that Americans just need to accept that coronavirus is going to spread faster as we move to reopen: "Every politician, myself included sometimes, is just dancing around the issue. The American people get it. We've gotta reopen, and when we do, the coronavirus is gonna spread faster."

**Polling Reveals Seniors Are Concerned About Reopening The Economy**

**New York Times: Internal White House Poling Shows "Mr. Trump's Support Among Older Voters Over The Age Of 65 Softening To A Concerning Degree, As He Pushed To Reopen The Country's Economy At The Expense Of Stopping A Virus That Puts Them At The Greatest Risk."** "For years, Republicans and Mr. Trump have relied on older Americans, the country's largest voting bloc, to offset a huge advantage Democrats enjoy with younger voters. In critical states like Michigan, Wisconsin, Pennsylvania and Florida, all of which have large older populations, Mr. Trump's advantage with older voters has been essential to his political success; in 2016, he won voters over the age of 65 by seven percentage points, according to national exit poll data. But seniors are also the most vulnerable to the global pandemic, and the campaign's internal polls, people familiar with the numbers said, show Mr. Trump's support among voters over the age of 65 softening to a concerning degree, as he pushes to reopen the country's economy at the expense of stopping a virus that puts them at the greatest risk." [New York Times, [5/9/20](#)]

**By A Nearly 6-to-1 Margin, People Ages 65 And Older Say It's More Important For The Government To Address The Spread Of Coronavirus Than To Focus On Economic Goals.** “By a nearly 6-to-1 margin, people ages 65 and older say it’s more important for the government to address the spread of coronavirus than it is to focus on economic goals. And as President Donald Trump increasingly signals interest in prioritizing the economy, America’s senior citizens are growing critical of his approach. In mid-March, this group approved of Trump’s handling of the outbreak at a higher rate than any other age group, with a net approval of +19. A month later, that level of support has dropped 20 points and is now lower than that of any age group other than 18-29-year-olds.” [Morning Consult, [4/20/20](#)]

## **Trump’s Health Care Sabotage Agenda Is Especially Harmful to Seniors**

President Trump’s attacks on American health care have had devastating consequences for older adults. The Trump administration has worked tirelessly to undermine the ACA, Medicaid, and Medicare even as millions of seniors and older adults rely on these programs for coverage. Trump has also broken his campaign promise to let Medicare negotiate for lower drug prices, despite [overwhelming support](#) from the American people. Even before the coronavirus crisis, experts estimated that more than [7 million people](#) had lost their health insurance under Trump.

Trump’s war on health care has only exacerbated the coronavirus crisis. Comprehensive and affordable coverage is essential to ensuring that individuals with coronavirus symptoms receive the lifesaving care they need. Low-income individuals are especially at risk of being exposed to the virus, as they are often service workers deemed essential and are unable to practice social distancing, but they are also less likely to be insured and therefore may delay necessary care. The Kaiser Family Foundation estimated that [2 million uninsured patients](#) could be hospitalized due to the virus, threatening to leave them with [tens of thousands](#) in medical bills.

## Trump Has Fought Tirelessly To Repeal & Undermine The ACA, Which Would Significantly Harm Older Americans By Reducing Care and Increasing Insurance And Drug Costs



The Affordable Care Act ensures critical protections for seniors and older adults nationwide. Between lowering prescription drug costs and limiting the amount insurers can charge, the ACA expanded access to health care for individuals age 50 and older. According to AARP: “Before ACA’s protections, discrimination against those with pre-existing conditions, age rating, and annual and lifetime caps made accessing health care out of reach for older adults.” The ACA also expanded nursing home quality-related requirements for the first time since 1987.

Despite the overwhelming success of the ACA on seniors’ health, President Trump has spent years trying to repeal the landmark health care law. When these efforts ultimately failed in Congress, President Trump and his GOP state allies went to the courts to overturn the health care law. Trump has taken every opportunity to sabotage the health care law, including by refusing to open a Special Enrollment Period (SEP) to help uninsured Americans gain coverage during the pandemic.

## Texas Lawsuit

Perhaps the most imminent threat to seniors' health care, Trump's lawsuit seeking to overturn the ACA would rip away coverage from 20 million people nationwide and eliminate protections for 135 million people with pre-existing conditions overnight. The lawsuit would also terminate Medicaid expansion, threatening to rip away coverage from more than 17 million people and cut key funding for already-struggling rural hospitals during the pandemic.

New research from the Kaiser Family Foundation found that more than 20 million newly-uninsured people are now eligible for coverage under the ACA. If the Texas lawsuit is successful, those 20 million people will no longer have access to ACA subsidies or coverage under Medicaid expansion, meaning that many of these individuals will likely go uninsured even as the nation is still reeling from the coronavirus crisis.

### If The Affordable Care Act Is Struck Down:

- **GONE:** Protections for 135 million Americans with pre-existing conditions. The uninsured rate will increase by 65 percent.
- **GONE:** Medicaid expansion, which covers 17 million people.
- **GONE:** Nearly 12 million seniors will have to pay more for prescription drugs because the Medicare 'donut hole' will be reopened.
- **GONE:** 2.3 million adult children will no longer be able to stay on their parents' insurance.
- **GONE:** Insurance companies will be able to charge women 50 percent more than men.
- **GONE:** Financial assistance that helps 9 million people purchase health care in the marketplace.
- **GONE:** Key support for rural hospitals. As Americans lose coverage, already struggling hospitals will be hit even harder as their costs increase.

### Seniors Stand To Lose If The ACA Is Overturned. If The ACA Is Struck Down In Court:

**People Over The Age of 50 Will Face A \$4,000 "Age Tax."** Thanks to the Republican lawsuit, insurance companies can charge people over 50 more than younger people. The Affordable Care Act limited the amount older people could be charged to three times more than younger people. If insurers were to charge five times more, as was proposed in the Republican repeal bills, that would add an average "age tax" of \$4,124 for a 60-year-old in the individual market, according to the AARP.

**Seniors Will Have To Pay More For Prescription Drugs.** Thanks to the Republican lawsuit, seniors will have to pay more for prescription drugs because the Medicare "donut" hole got reopened. From 2010 to 2016, "More than 11.8 million Medicare beneficiaries have received discounts over \$26.8 billion on prescription drugs – an average of \$2,272 per beneficiary," according to a January 2017 Centers on Medicare and Medicaid Services report.

**Seniors Will No Longer Be Guaranteed Free Preventive Services And Annual Check-Ups.** 60 million people with Medicare have access to free preventive services because of the Affordable Care Act.

**Seniors Could Once Again See Less Coordinated Care.** Provisions in the ACA encouraged groups of doctors, hospitals, and other health care providers to come together to provide coordinated high-quality care to the Medicare patients they serve. In fact, 8.9 million Medicare beneficiaries are now benefiting from higher quality, more coordinated care.

## Trump Has Refused To Open A Special Enrollment Period for ACA Coverage That Would Help Older Americans

As part of his anti-ACA ideology, President Trump has refused to open a Special Enrollment Period (SEP) to help the uninsured obtain coverage. President Trump's decision ignores calls from health insurers and lawmakers who know it would slow the spread of the virus and save American lives. Several states are leading the way by opening their state-run marketplaces in response to the threat of the coronavirus and thousands of people have already been able to obtain coverage as a result. In fact, California recently announced that more than 84,000 people had already obtained coverage through their state's exchange after opening a special enrollment period. Unfortunately, however, 38 states with federally-run marketplaces do not have the option to open their exchanges without federal action.

New research confirms that between 1.8 and 2.4 million people would likely gain coverage if Trump opened a special enrollment period. Additional research from the Urban Institute indicates that roughly 2 million people working in vulnerable industries that are at higher risk of losing employment are ineligible for ACA enrollment without an SEP because they were already uninsured before the pandemic.

### **A Special Enrollment Period Would Benefit Older Adults**

**New York Times: By Rejecting To Open A Special Enrollment Period, The Trump Administration Has "Hampered Some Of Its Own Efforts To Appeal To Older Voters."** "But the administration has also hampered some of its own efforts to appeal to older voters. Mr. Trump recently rejected an expanded enrollment period for the newly uninsured, for instance." [New York Times, 5/9/20]

### **AARP Called On Congress To Open A Nationwide Special Enrollment Period To Help Older Adults.**

"Congress should immediately take aggressive steps to improve nursing home care, target financial relief to those who need it most, expand access to health care, lower prescription drug prices and other health care costs, and expand nutrition assistance...Special Enrollment Period: provide for a nationwide special enrollment period for individuals and families without health care coverage, or individuals with short-term limited duration plans, to enroll in an Affordable Care Act (ACA) compliant marketplace plan." [AARP, 3/17/20]

## Trump Has Repeatedly Called For Cuts To Medicare

Ahead of the pandemic, Trump made it clear he remained open to slashing benefits for vital programs like Medicare, Medicaid and Social Security during an interview with CNBC at the World Economic Forum.

**New York Times: Trump Opens Door To Cuts To Medicare And Other Entitlement Programs.** "The president has already proposed cuts for some safety-net programs. His last budget proposal called for a total of \$1.9 trillion in cost savings from mandatory safety-net programs, like Medicaid and Medicare. It also called for spending \$26 billion less on Social Security programs, the federal retirement program, including a \$10 billion cut to the Social Security Disability Insurance program, which provides benefits to disabled workers." [New York Times, 1/22/20]

### **Here Are The Top Ways Trump Has Waged War On Medicare:**

**President Trump And Republicans In Congress Want To Cut Medicare By Hundreds Of Billions All To Pay For Their Tax Cuts For The Wealthiest Americans.** In 2017, President Trump signed a \$1.5 trillion tax bill that disproportionately benefits the wealthy. Since then, Republicans have repeatedly tried to slash hundreds of billions of dollars from Medicare to pay for their tax breaks. The 2018 budget resolution passed by Republicans in December 2017 cut Medicare by \$473 billion, the FY2019 budget passed by Republicans on the House Budget Committee cut Medicare by an additional \$537 billion, and worst of all, the Trump administration released an FY2020 budget that would cut, \$845 billion from Medicare.

**President Trump Is Trying To Repeal The Affordable Care Act Through The Courts -- A Move Which Would Raise Drug Costs For Millions Of People On Medicare.** The Trump administration and Republican attorneys generals are arguing in federal court that the entire Affordable Care Act should be overturned. If they get their way, the Medicare “donut” hole would be immediately re-opened. From 2010 to 2016, “More than 11.8 million Medicare beneficiaries have received discounts over \$26.8 billion on prescription drugs – an average of \$2,272 per beneficiary,” according to a January 2017 Centers on Medicare and Medicaid Services report.

**Trump And Congressional Republicans Repealed Several Components Of The Aca Designed To Help Keep Medicare’s Costs Down, Effectively Driving Up Costs For The Program.** By repealing the requirement that most people have insurance as part of the Trump tax bill, Congressional Republicans knowingly voted for a measure expected to increase the number of uninsured. The 2018 Medicare Trustees Report predicts that this increase will increase the share of subsidies paid to hospitals via Medicare. Similarly, by repealing the Independent Payment Advisory Board, Congressional Republicans took away a mechanism that slowed Medicare cost growth.

**Trump Has Waged A War On Medicaid, Threatening Care For Seniors In Nursing Homes And Long-Term Care Facilities And The Economic Stability Of Families**

The Medicaid program is a key response tool for this global health crisis. Unlike private insurance, people do not need to wait for a special enrollment period and can enroll whenever they need care. Medicaid can provide retroactive coverage to people who get sick, ensuring providers can provide emergency care without worrying about uncompensated care costs. Importantly, Medicaid funding can increase in response to a public health crisis like coronavirus.

The Medicaid program also provides critical support for America's seniors in long term care and nursing homes -- some of the populations most vulnerable to the coronavirus.

#### **Medicaid Is A Lifeline For Seniors And Older Adults**

- **More than 7.2 million American seniors have Medicaid coverage.** 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.
- **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. According to a 2017 report from CMS, Medicaid “provides half the nation's long-term care.”
- **Medicaid covers 2 out of 3 nursing home residents.** The average annual cost of nursing home care is \$82,000 — nearly three times most seniors' annual income. According to the National Council on Aging, “Without Medicaid, these low-income seniors would be unable to afford their health and long-term care costs.”

#### **Medicaid Expansion Helps Older Adults**

As the nation is facing an unprecedented public health crisis, Medicaid expansion is more important than ever to ensure the most vulnerable are getting the care they need. By refusing to expand Medicaid, 14 states have blocked an estimated two to four million people from enrolling in affordable coverage. As more people lose their job-based coverage during the pandemic, millions more will likely be left uninsured due to their states' rejection of expansion under the ACA.

**Medicaid Expansion Saved The Lives Of At Least 19,200 Older Adults.** “The Affordable Care Act's (ACA) expansion of Medicaid to low-income adults is preventing thousands of premature deaths each year, a landmark study finds. It saved the lives of at least 19,200 adults aged 55 to 64 over the four-year period from 2014 to 2017. Conversely, 15,600 older adults died prematurely because of state decisions not to expand Medicaid.” [Center On Budget And Policy Priorities, 11/6/19]

**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 Expansion 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]

## **Here Are The Top Ways Trump Has Attacked Medicaid:**

**Trump Continues To Support Medicaid Block Grants.** The Trump administration recently announced guidance that could severely limit state funding for those enrolled in Medicaid expansion. Block grants are a blatant attempt to limit funding, gut coverage and kick people off the rolls. Importantly, under a block grant, federal funding would no longer necessarily increase in response to a public health emergency like coronavirus, potentially forcing states to limit enrollment or benefits. This could lead to people losing coverage and access to care, undermining prevention and treatment of diseases nationwide. Nevertheless, GOP-run states like Oklahoma are still pursuing this harmful policy.

**Trump Wants To Gut The Medicaid Budget.** Despite promising not to cut Medicaid when he ran for president, President Trump has repeatedly asked for steep budget cuts to Medicaid and other essential health programs through his budget proposals. Most recently, Trump sought more than \$1 trillion in cuts to Medicaid and the Affordable Care Act (ACA) for fiscal year 2021. His budget essentially ends Medicaid expansion by eliminating the enhanced federal payment and proposes nationwide work requirements, which experts estimate would cause up to 4 million people to lose coverage.

**Trump Has Championed Burdensome Paperwork Requirements.** For years, Trump has empowered states to impose red tape and paperwork requirements as part of his ongoing efforts to dismantle Medicaid. Work requirements have been at the center of these efforts. After Arkansas imposed the nation's first work requirements program, more than 18,000 residents lost Medicaid coverage. While work requirements have been blocked by a federal judge several times, the Trump administration keeps fighting to impose these onerous rules in Medicaid. A recent GAO report found that the administrative costs to implement the failed work requirement programs in five states topped \$400 million. In addition to work requirements, the administration has encouraged states to impose other barriers such as increased eligibility verification as well as premiums and other cost-sharing.

- **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.

**Trump Wants To Eliminate Medicaid Expansion Through His Texas Lawsuit To Overturn The ACA.** The lawsuit would also terminate Medicaid expansion, threatening to rip away coverage from 17 million and cut key funding for already-struggling rural hospitals during the pandemic.

## **Trump Refuses To Allow Medicare To Negotiate For Lower Drug Prices**

As the cost of prescription drugs skyrocket, President Trump and his Republican allies in Congress refuse to allow Medicare to negotiate for lower prescription drug prices. Seniors often live on fixed incomes, and the high cost of drugs can make accessing essential medications out of reach. Under current law, the Secretary of the Department of Health and Human Services (HHS) is explicitly prohibited from negotiating directly with drug manufacturers on behalf of Medicare Part D enrollees. Nearly 9 in 10 Americans support allowing Medicare to negotiate for lower drug costs for seniors. Despite numerous campaign promises, the Trump administration opposes House Democrats' plan to allow negotiation and other important measures lower drug costs for seniors.

Lowering drug prices is especially important during the coronavirus pandemic. As drug companies are racing for coronavirus treatments, it is critical that patients can actually afford these potentially life-saving medications. New research shows that an existing antiviral drug, remdesivir, may be a promising treatment for patients with coronavirus. But as questions about pricing have surfaced, drugmaker Gilead has remained silent.

**Axios: Gilead CEO Has "Punted All Questions" Related To New Coronavirus Treatment's Cost.** "Gilead CEO Daniel O'Day has punted all questions related to remdesivir's price thus far. Gilead is giving away its existing remdesivir supply, which would cover about 140,000 patients, and won't land on a price until more data comes in. The company is spending 'up to \$1 billion' on the drug, though it has also received sizable taxpayer investment for remdesivir — dating back to when the drug was tested for Ebola." [Axios, [5/7/20](#)]

**Yahoo News: Cost Of Promising Coronavirus Treatment "Remains To Be Seen" After FDA Approved The Use Of The Drug.** "With Gilead Science's (GILD) anti-coronavirus drug now available for hospitalized patients and getting emergency use approval from the U.S. Food and Drug Administration Friday, expectations for related treatments are growing. Yet exactly what those treatments will cost — for both health insurers and out-of-pocket for patients— remains to be seen. The subject of drug prices has been a political hot potato for years, and the COVID-19 crisis is putting new pressure on big pharma to contain price inflation related to potential treatments and vaccines." [Yahoo Finance, [5/5/20](#)]

**The Institute For Clinical And Economic Review Suggested That Gilead Could Be Justified In Charging Up To \$4,500 Per Treatment Course For Coronavirus Patients.** "A study by the Institute for Clinical and Economic Review suggested a ceiling price of \$4,500 per treatment course — assuming 10 days—for remdesivir. The report considered that R&D costs for the drug would already have been reclaimed in Gilead's antivirals that have made it to market, and would not need to be included in the pricing considerations." [Yahoo Finance, [5/5/20](#)]

**How The House Democrats' Elijah E. Cummings Lower Drug Costs Now Act Reins In Prescription Drug Costs:**

- The plan **gives Medicare the power to negotiate with drug companies for lower drug prices.**
- Not only will those on Medicare benefit from these savings, but the **lower prices would apply to anyone purchasing drugs no matter how they are insured.** Prices would go down for those who get insurance from employers and those who buy it directly from insurance companies. Whether you're a child with asthma, a teen with diabetes or a young parent with a rare illness, this bill will bring drug prices down for everyone.
- **This plan will stop unjustified price gouging for thousands of medications** and require drug companies to lower their prices or pay a penalty.
- **Drug companies would be penalized** if they keep the system rigged and their prices high.
- Independent analysts have confirmed this bill **reduces prescription costs for patients by up to 55% and saves taxpayers \$500 billion.**
- These savings will be used for a **historic expansion of Medicare benefits** so it covers hearing, vision, and dental care for the first time.