

## FACT SHEET: Medicaid Works For Seniors & Older Adults

Throughout [Medicaid Awareness Month](#), Protect Our Care has released fact sheets and hosted nationwide events with elected officials, storytellers, and health care advocates to highlight Medicaid's critical role in America, discuss what needs to be done to expand and strengthen the program, and raise awareness of the consequences of Republican threats. This week, Protect Our Care is examining the role Medicaid plays in reducing disparities and improving health care outcomes for some of our nation's most vulnerable populations, including [communities of color](#), [people living with disabilities](#), rural Americans, women, children, and seniors and older adults.

Medicaid provides crucial support for seniors and older Americans. Thanks to the Affordable Care Act and President Biden's American Rescue Plan, over [8.5 million](#) adults aged 50 to 64 rely on Medicaid as a source of long-term care or to fill in gaps in Medicare coverage, such as transportation to medical appointments and medical equipment. As seniors age, long-term care services become more essential, [serving](#) half of seniors over age 75 and three in four seniors over age 85. Without Medicaid's supplements to Medicare, millions of seniors and older Americans would not have access to necessary care and treatment.

### A Closer Look at Medicaid For Seniors & Older Adults

April is [Medicaid Awareness Month](#) and Medicaid is an essential pillar in providing coverage for seniors and older Americans. Medicaid remains a [critical source of coverage](#) as Americans age, with Medicaid serving as a primary funder for long-term care and filling many of the gaps in Medicare coverage, such as transportation to medical appointments and medical equipment. More than [7.2 million](#) American seniors and [8.5 million](#) adults aged 50 to 64 rely on Medicaid coverage. The benefits of Medicaid for America's aging population often go unnoticed, but are essential to the health and wellbeing of this population. For seniors and older Americans with [low incomes](#), Medicare premiums are paid by Medicaid, as well as deductibles and health care that requires cost-sharing. Without Medicaid's supplements to Medicare, millions of seniors would be forced to go without needed care.

States that expanded their Medicaid programs saw millions of seniors and older Americans gain coverage. Between 2014 and 2017, Medicaid expansion saved the lives of [19,200 older adults](#). At the same time, 15,600 older adults died prematurely as a result of their states' decision not to expand the program. By rejecting expansion, these states are limiting the care older Americans can receive. Despite Medicaid expansion's proven role in reducing disparities in health care access and improving outcomes, Republicans have spent years undermining the expansion of Medicaid, blocking millions from coverage. Currently, an estimated [four million uninsured adults](#) are locked out of coverage in the 12 [holdout states](#).

---

#### By The Numbers

- **Millions of Seniors & Older Americans Rely On Medicaid Coverage.** [7.2 million](#)

Americans over 65 are enrolled in Medicaid and 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 [millions](#) of seniors and older Americans on fixed incomes, Medicaid is a critical lifeline.
- **Medicaid Funds Over Half Of Long-Term Care Nationwide.** As seniors age, long-term care services become more essential, [serving](#) half of seniors over age 75 and three in four seniors over age 85.
- **More Than 4 Million People Would Gain Coverage If Remaining States Expanded Medicaid.** Over [four million](#) people would gain Medicaid coverage if the remaining states implemented expansion, including 2.2 million trapped in the Medicaid coverage gap.
- **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 1 In 5 Medicare Beneficiaries Also Have Medicaid Coverage.** More than [20 percent](#) of Medicare enrollees are dually eligible. Most dual-eligibles are over age 65, and are more likely to have complex and chronic health [needs](#).

---

**Thousands Of Lives Saved Each Year.** According to the Center on Budget and Policy Priorities, Medicaid expansion saved the lives of [19,200 older adults](#) aged 55 to 64 between 2014 and 2017. At the same time, 15,600 older adults died prematurely as a result of their states' decision not to expand the program. A study published in the Journal of Health Economics found that Medicaid expansion reduced mortality in non-elderly adults by [nearly four percent](#).

**Medicaid Expansion Helps Americans Near Retirement Access Health Care.** According to the Center for Retirement Research, after the implementation of the Affordable Care Act, the share of older adults without insurance [declined](#) as Medicaid enrollment grew, with the number of uninsured older Americans dropping from over 15 percent in 2012, to nine percent in 2016.

**Medicaid Expansion Helps Older Adults Gain Access To Care Immediately.** Medicaid expansion [helps](#) older adults with disabilities gain quicker access to coverage without waiting for a disability determination, which can take [years](#).

**Medicaid Expansion Reduces Out-Of-Pocket Health Care Spending.** According to the Georgetown Center for Children and Families, [between](#) 2010 and 2015, the average out-of-pocket spending decreased in states that expanded Medicaid and increased in non-expansion states. Less than half of American adults [ages 55 to 64](#) work and many live on fixed incomes. Some are retired, and for many others, chronic health conditions make it [difficult](#) to maintain steady employment.

**Seniors And Older Adults Depend On Medicaid For Affordable, Comprehensive Care.** As of 2021, there are [3.6 million](#) older adults going without coverage. Older Americans often have

more complex health issues, requiring additional medical attention that is often costly, pushing care out of reach. For seniors on Medicare, Medicaid serves to fill many of the [gaps](#) in Medicare coverage, such as transportation to medical appointments and medical equipment.

**Low-Income Seniors With Medicare Depend On Medicaid For Long-Term Care.** It is estimated that [one in three seniors](#) will need nursing home care at some point and [two in three](#) nursing facility residents utilize Medicaid to receive their care. Medicaid is a critical provider of home and community based care that are essential to keep loved ones at home with their families and neighbors. Without Medicaid, many seniors would not be able to afford these needed services with Medicare alone. [84 percent](#) of individuals in nursing facilities covered by Medicaid in 2019 were dually eligible, with Medicaid covering costs once Medicare benefits have been depleted.

**Medicaid Reduces Poverty For Seniors And Older Americans.** Medicaid has long been considered one of the most effective [anti-poverty](#) programs in the nation, and its expansion has significantly [improved](#) health outcomes for seniors and older adults. In a nation where out-of-pocket health care spending forced more than [10 million](#) Americans into poverty in 2016 alone, Medicaid serves as a lifeline not only for health care, but for economic stability as Americans age. A January 2021 [study](#) from Health Affairs found that the ACA helped reduce income inequality across the board, but much more dramatically in Medicaid expansion states.