

Medicaid Is A Lifeline For People With Disabilities

April is [Medicaid Awareness Month](#), and Medicaid is a vital source of care for people with disabilities across the country. According to a 2019 report from the Census Bureau, approximately one in eight, or [41.1 million Americans](#), have a disability. Research has shown the people with disabilities covered by Medicaid are [more likely](#) to receive comprehensive and consistent care than those who are either privately insured or uninsured. The Medicaid program also provides half of all long-term care in the United States, which includes essential home- and community-based services for people with disabilities. Protecting access to Medicaid is essential to ensuring people with disabilities continue to get the care they need.

Medicaid has served as a critical safety net as [millions](#) have lost jobs and their employer-based health insurance during the COVID-19 pandemic. Experts say an overwhelming majority of the people who have lost coverage during the pandemic have been able to get covered under the Affordable Care Act (ACA) or through Medicaid. By November 2021, Medicaid enrollment had grown to an all-time high of nearly [79 million](#) Americans.

President Biden took [bold steps](#) to strengthen the Medicaid program by signing the American Rescue Plan into law. This historic legislation includes the most significant health care expansion in a decade. Importantly, the American Rescue Plan provided additional financial incentives for the [12 states](#) that had not yet implemented Medicaid expansion. Since the signing of the ARP, two previous holdout states, [Missouri](#) and [Oklahoma](#), have adopted Medicaid, expanding coverage to nearly 500,000 Americans. These measures will have profound impacts on Americans with disabilities for years to come. If the remaining states expanded Medicaid, an estimated [500,000](#) people with disabilities could gain coverage. Expanding access to health care is particularly important as millions of Americans have contracted the COVID-19, with some “long haulers” [facing](#) the possibility of lifelong disabilities.

Without legislation or extension of the Public Health Emergency, millions will lose Medicaid coverage or go without coverage for a period of time. Due to the expansion in coverage from the COVID-19 pandemic, Medicaid enrollment has increased by [more than 14.8 million](#) people since the beginning of the pandemic.

By The Numbers

- **Over 41 Million U.S. Adults Have A Disability.** [41 million](#) Americans have a disability in the U.S. Thanks to the ACA, insurance companies can no longer deny them coverage, drop their coverage for no reason, or charge them more because of a pre-existing condition.
- **Nearly 7 Million Nonelderly Adults With Disabilities Depend On Medicaid For Care.** Nearly [7 million adults](#) enrolled in Medicaid have a disability.

- **Over 10 Million Medicaid Enrollees Under 65 Have A Disability.** More than [10 million](#) people under age 65 enrolled in Medicaid live with at least one disability.
 - **Nearly 45 Percent Of Adults With Disabilities Have Medicaid Coverage.** Medicaid covers [45 percent](#) of nonelderly adults with disabilities, including adults with physical disabilities, developmental disabilities, brain injuries, and mental illness.
 - **3 in 10 Nonelderly People With Disabilities Rely On Medicaid For Long Term Care.** In 2017, [3 in 10](#) nonelderly people with disabilities relied on Medicaid for long-term care. Nearly 85 percent of this population has incomes below 200% of the FPL.
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Republican Efforts To Block Medicaid Expansion Limits Access For People With Disabilities

Twelve years ago, the ACA opened the door for states to expand Medicaid, and the results are piling in: Medicaid expansion works. In addition to providing coverage for [18 million people](#), expansion has resulted in healthier people, communities, and economies.

[Study after study](#) shows that Medicaid expansion increases access to care, improves financial security, and leads to better health outcomes. The program has increased access to lifesaving cancer screenings, improved infant and maternal health, and increased access to substance abuse treatment – and the list goes on. A growing body of evidence shows that expanding Medicaid has [saved lives](#).

People With Disabilities Rely On Medicaid Expansion For Coverage. Of the [8.7 million](#) disabled adults enrolled in Medicaid, only 43 percent qualify for supplemental security income (SSI). [More than six in 10](#) nonelderly Medicaid adults with disabilities do not receive SSI, meaning that they qualify for Medicaid on another basis such as low-income or as parents in non-expansion states.

Medicaid Expansion Helps Adults Gain Access To Care Without Having To Wait On A Disability Determination. Medicaid expansion [helps](#) adults with disabilities gain quicker access to coverage without waiting for a disability determination, which can take [years](#). The ACA Medicaid expansion has allowed people who previously weren't eligible for coverage, and would otherwise be [uninsured](#), gain coverage. Many uninsured individuals with pre-existing conditions who would have not qualified for Social Security Disability Insurance yet, can now be covered under the ACA.

Medicaid Expansion Reduces Out-Of-Pocket Health Care Spending, Which Is Especially Important For People With Disabilities Who Often Have Limited Incomes. 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. A majority, or nearly [85 percent](#), of adults with disabilities who have Medicaid coverage earn annual incomes of less than 200 percent of the FPL, \$12,060 for an individual, making access to affordable health care even more essential. In 2022, CMS adopted rules to lower maximum out-of-pocket costs by [\\$400](#).

Medicaid Is A Vital Source Of Care For People With Disabilities

Medicaid Helps People With Disabilities Receive Comprehensive, Consistent Care. Compared to people with disabilities who are covered by private insurance, nonelderly Medicaid adults with disabilities are four times as [likely](#) to receive nursing or other health care at home, more than 2.5 times as likely to have three or more functional limitations, and more than 1.5 times as likely to have 10 or more health care visits in a year compared to people with disabilities who are privately insured.

Medicaid Covers A Broad Range Of Preventive And Medical Services. Thanks to Medicaid, nonelderly adults with disabilities have [access](#) to regular preventative care and treatment for chronic illnesses and conditions. States are now required to provide a minimum amount of services for adults, such as hospital stays, physician, lab, and x-ray services, and nursing home care. States also have the opportunity to provide a broad range of [optional services](#), such as prescription drugs, physical therapy, private duty nursing, personal care, rehabilitative services, and case management.

Adults With Disabilities Are More Likely To Have Medicaid, And Less Likely To Have Private Insurance, Than Those Without Disabilities. Adults with disabilities are [three times as likely](#) to be covered by Medicaid and half as likely to have private insurance. This is due to the greater health needs of people with disabilities and that they are less likely to have access to employer-sponsored coverage.

Medicaid Provides Half Of Long-Term Care In U.S. Medicaid provides [half](#) the nation's long-term care. Medicaid 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 majority of Medicaid spending on long term services and supports (LTSS) was for home and community based services (HCBS) rather than for institutional care.

Medicaid Helps People With Disabilities Who Need Long-Term Care To Stay In Their 80 percent of nonelderly people with [disabilities](#) who use Medicaid long-term care are served in the community, with the remaining 20 percent in institutions. Over the past few decades, states have expanded community services to serve more nonelderly adults with disabilities instead of in nursing home facilities. HCBS typically are less expensive than nursing homes and are preferred by many nonelderly adults with disabilities.

Medicaid Increases Financial Security For People With Disabilities

Medicaid Is One Of The Most Effective Anti-Poverty Programs, Particularly For People With Disabilities. Medicaid [reduced](#) the health inclusive poverty measure by 3.8 percentage points. This is comparable to the combined effect of all social insurance programs and greater than the

effects of non-health means tested benefits and refundable tax credits. The poverty-reducing effects were greatest for adults with disabilities, the elderly children, and racial/ethnic minorities.

Medicaid Expansion Increased Employment For People With Disabilities. Individuals with disabilities living in Medicaid [expansion states](#) are more likely to be employed than are those living in non expansion states. They are able to access and maintain Medicaid coverage while earning at levels that previously would have made them ineligible. However, the Supreme Court's decision to make Medicaid expansion optional created a coverage gap into which some people with disabilities still fall. For people with disabilities in non expansion states, the existing population health disparities may widen.