

Protect Our Care: Medicaid Works For Seniors & Older Adults

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April is [Medicaid Awareness Month](#), and Medicaid is a lifeline for millions of seniors and older adults. More than [7.2 million American seniors](#) and 8.5 million adults aged 50 to 64 have Medicaid coverage. The Medicaid program funds [53 percent](#) of long-term care nationwide, providing critical support for America's seniors relying on home care to meet their daily needs and for those living in nursing homes. And as the country continues to face the devastating health and economic impacts of the coronavirus pandemic, Medicaid has played an important role in preventing widespread coverage losses.

Former President Trump spent years sabotaging the Medicaid program, even as millions of seniors and older adults relied on this program for essential care. Now, President Biden is reversing course by signing the American Rescue Plan into law, historic legislation that includes the most significant health care expansion in a decade. The American Rescue Plan provides additional financial incentives for the [14 states](#) that have not yet implemented Medicaid expansion. If the remaining states expanded Medicaid, an estimated [926,000](#) older adults would gain coverage.

By The Numbers

- [7.2 million American seniors](#) have Medicaid coverage. [7.2 million](#), age 65 and older, are enrolled in Medicaid.
- 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.
- More than [6 million people](#) would gain coverage if remaining states expanded Medicaid. Pre-pandemic estimates from the Urban Institute found that roughly [6 million](#) people would enroll in Medicaid if the remaining states implemented expansion. This [includes](#) at least 926,000 older adults that are currently uninsured.
- 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.
- 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.

Republican Efforts To Block Medicaid Expansion Limits Health Care Access For Older Adults

Eleven years ago, the Affordable Care Act (ACA) opened the door for states to expand Medicaid, and the results are piling in: Medicaid expansion works. In addition to covering [15 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](#). Nearly [one million](#) older adults are being shut out of Medicaid coverage as a result of Republican efforts to block expansion.

At Least 15,600 Older Adults Died Prematurely As A Result Of States' Decision Not To Expand Medicaid. 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.

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: "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."

Medicaid Expansion Helps Older Adults Gain Access To Care Without Having To Wait On A Disability Determination. 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, Which Is Especially Important For Older Adults With 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. 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.

Medicaid Is A Vital Source Of Care For Seniors, Including Those Who Also Have Medicare

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](#)]

Medicaid Is One Of The Most Effective Anti-Poverty Programs. "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." [Georgetown Center for Children and Families, [3/8/18](#)]

People Who Need Long-Term Care Depend On Medicaid

Medicaid Provides Half Of Long-Term Care In The 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](#)]