

LONG TERM CARE COMMUNITY COALITION

Advancing Quality, Dignity & Justice

Medicaid: A Lifeline for Middle Class Families

Many people are not aware that Medicaid provides vital support for millions of Americans every day and is an important program for middle class families across the U.S. While potential repeal of the Affordable Care Act (ACA) has taken center stage, it is critical to be aware of the significant and far-reaching impacts that the Medicaid program has on middle class Americans (including a number of key protections for seniors and nursing home residents that are part of the ACA).¹ Following are a few important considerations relating to Medicaid and the many lives it touches.

- **Financial Security For Middle Class Families.** A significant majority of nursing home care is paid for by Medicaid.² Without Medicaid, middle class families would be faced with the choice of paying the staggering monthly costs of nursing home care or finding a way to provide 24-hour a day skilled care for their loved ones at home.
- **Forty Percent Of People Who Reach Age 65 Will Need Nursing Home Care.** Nursing homes provide essential short-term rehab and long-term care services to millions of Americans each year.
- **Peace Of Mind For Middle Class Families.** Nursing homes provide vital care and living services to 1.3 million Americans every day. By definition, nursing homes provide round-the-clock skilled care and monitoring. While nursing homes are far from perfect, they are an essential safety net for individuals who cannot safely live on their own and their families.
- **Millions Of Americans Are Providing Care And Support Today To An Older Adult.** “The demand for caregivers is increasing significantly not only because of the dramatic increase in numbers of older adults but also because the fastest growing cohort of older adults are those age 80 and older—the age when people are most likely to have a significant physical or cognitive impairment or both.”³
- **Ensuring Skilled Dementia Care.** “The number of Americans living with Alzheimer’s disease is growing – and growing fast.”⁴ Medicaid makes possible the skilled nursing and other supports necessary to help them live safely.
- **Essential Protections For Frail Elderly And Their Families.** Because the majority of nursing home care is paid for by Medicaid (with Medicare paying for an additional, substantial portion), there are national standards that provide a basis for decent care and life with dignity. With the persistence of elder abuse and neglect, it is critical that we continue to strengthen – rather than abandon – the protections that result from the Nursing Home Reform Law signed by President Reagan in 1987.
- **Preserving Life In The Community.** Medicaid is the only route to care in the community for most seniors and people with disabilities, including those who rely on Medicare for coverage.

¹ The ACA includes important Elder Justice and Nursing Home Transparency protections. *See*, for example, https://nlrc.acl.gov/Legal_Issues/Elder_Abuse/Elder_Justice_Act.aspx.

² *Nursing Facilities, Staffing, Residents and Facility Deficiencies 2009 through 2014*, C. Harrington, H. Carrillo, and R. Garfield, University of California, San Francisco, and Kaiser Family Foundation. (Aug 2015).

³ *Families Caring for an Aging America*, National Academies of Sciences, Engineering, & Medicine (Sep 2016).

⁴ *2016 Alzheimer’s Disease Facts and Figures*, Alzheimer’s Association (Mar 2016).