

# Medicaid: A Safety Net for Seniors in Assisted Living

Medicaid cuts would be devastating to seniors and individuals with intellectual and developmental disabilities (ID/DD) and those who care for them. One in five assisted living residents relies on Medicaid for their care. Medicaid covers long term services and supports (LTSS) to help individuals with basic activities of daily living, like bathing, dressing, and walking. Despite the fact that Medicaid is the primary source of funding for these services, policy proposals are calling for cuts. Tell Congress to protect Medicaid and stand up for seniors and the caregivers who support them.

## Medicaid Cuts Would Be Devastating to Seniors

For seniors residing in assisted living communities, Medicaid is a crucial safety net. Many individuals do not save or have enough resources for long term care, and long term care insurance options are dwindling. As middle-income seniors spend down their resources, Medicaid can help them remain in their assisted living home.

In assisted living, Medicaid coverage varies by state, typically through a home- and community-based (HCBS) waiver program. These HCBS programs are optional benefits under Medicaid (unlike the nursing home benefit), which means they could be among the first to be impacted if federal resources are cut. To date, HCBS programs already have more than 700,000 individuals on wait lists. This number could grow if Medicaid is cut, as states could further restrict eligibility or cap the number of seniors and individuals with disabilities that can access HCBS under Medicaid.

In addition to exacerbating an access to care crisis, cuts to Medicaid could mean increasing costs for assisted living residents who fund their care through private pay. Medicaid does not cover room and board costs in assisted living like it does for nursing home care. This means providers must often make up the difference through their private pay residents.

## The Rising Demand for Long Term Care

This isn't the time for cutbacks. The nation's aging population is growing rapidly, and demand for long term care is expected to rise significantly in the coming years. Any cuts to Medicaid would create a grim reality for seniors as long term care facilities will struggle to meet the increasing demand for care.

### Congress Must Act Now

We must protect Medicaid so that it supports the entire long term care continuum, where individuals can access the care they need where and when they need it.



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