

Cuts to Medicaid are Cuts to MassHealth (and sometimes cuts to Medicare, too)

By Nancy Hickey, ESCCI Staff

Congress is considering proposals to restrict federal Medicaid funding to states. Medicaid is the insurance program for 72 million poor and disabled Americans. While we do not yet know the specifics of any future changes, we do know that funding cuts of the scale being discussed would have direct and indirect impacts on older adults across the country and in Massachusetts.

Medicare is costly, with high premiums and out-of-pocket expenses that many older adults and people with disabilities could not afford without Medicaid. Medicaid provides Medicare premium assistance for 1 in 6 low and moderate income Medicare enrollees. This relief from the \$185 Medicare Part B monthly premium increases their disposable income by 10-20%.

As of October 2024, more than two million residents were enrolled in Medicaid, because they are enrolled in MassHealth. When faced with funding cuts, the state could decide to change MassHealth guidelines, enrollment, eligibility, or benefits. MassHealth is essential for older adults who need health insurance and assistance with daily activities such as eating, dressing, and getting in and out of bed, whether provided at home or in a nursing home.

More than three out of five nursing home residents in Massachusetts rely on MassHealth to cover the cost of their care. For people aged sixty and older who would meet the criteria for nursing home care but prefer to live in the community, long term care and support services are currently available through the Frail Elder Waiver (FEW), operated by the Executive Office of Aging and Independence. Elder Services of Cape Cod and the Islands (ESCCI) currently has 326 consumers enrolled in home care through the FEW and the future of this long-term care could be in jeopardy.

The state of MA could also decide to cut back on managed care programs available to older adults, including Senior Care Options (SCO). SCO is a comprehensive health plan, comparable to Medicare Advantage programs, which covers all of the services normally paid for through Medicare and MassHealth. This plan provides services to members through a senior care organization, including ESCCI, and its network of providers. SCO offers the opportunity to receive quality health care by combining health services with social support services. According to Ashley Weeks, Geriatric Support Services Coordinator at ESCCI, SCO provides a host of services to members: homemaking, personal care, laundry, meal delivery services, grocery shoppers, personal emergency response buttons, money management, and transportation to medical appointments.

While the future of Medicaid, or MassHealth, remains uncertain, ESCCI remains committed to advocating for the rights of older people to age with dignity in our community.