

How Medicaid Works For People With Disabilities

MEDICAID IS A LIFELINE FOR MANY PEOPLE WITH DISABILITIES

BY THE NUMBERS

8.7 million nonelderly adults with disabilities depend on Medicaid for care. Nearly 8.7 million adults enrolled in Medicaid have a disability. Of this group, only 43 percent qualify for social security income.

More than 1 in 3 adults under age 65 enrolled in Medicaid lives 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.

Medicaid covers nearly a third of adults with disabilities. 31 percent of U.S. adults with disabilities have Medicaid coverage.

More than half of adults with disabilities covered through Medicaid earn less than 100 percent of the federal poverty line (FPL). A majority, 52 percent, of adults with disabilities who have Medicaid coverage earn annual incomes of less than 100 percent of the FPL, \$12,060 for an individual, and could not afford needed care without the program.

Medicaid helps people who need long-term care to stay in their communities. Of nonelderly people with disabilities who rely on Medicaid for long-term care, 80 percent receive community-based care, while only 20 percent receive institutional care.

HOW PRESIDENT TRUMP & CONGRESSIONAL REPUBLICANS ARE TRYING TO DISMANTLE MEDICAID

President Trump and his Republican allies in Congress have repeatedly tried to slash funding for Medicaid and impose per-capita caps on coverage. Last year, the House of Representatives passed the American Health Care Act (AHCA) repeal bill, which included a per capita limit on federal Medicaid spending that would have resulted in huge cuts to Medicaid across states. After failing to pass the AHCA in the Senate, Republicans have continued to launch relentless attacks on Medicaid. Last December, the Trump Administration budget called for \$1.4 trillion in cuts to Medicaid.

The Trump Administration is encouraging states to impose work requirements and other bureaucratic restrictions on Medicaid enrollment in order to deny coverage. Experts warn that work requirements are fundamentally bureaucratic hurdles designed to restrict access to health care rather than increase employment. Previous examples show that requiring enrollees verify their employment or work-related activities will reduce enrollment among those eligible for Medicaid.

Requiring people to work to maintain Medicaid coverage is particularly burdensome for people with disabilities. Though some states are claiming to exempt people with disabilities from their work requirements, these exemptions are narrow and leave many behind. Among those who should qualify for exemptions, work requirements make it more difficult to keep coverage by requiring enrollees provide documentation, testimony, and records to prove they have disabilities.

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AWARENESS MONTH

President Trump and Congressional Republicans are targeting Medicaid to pay for tax cuts for the wealthiest. Last December, President Trump signed a \$1.5 trillion tax bill that disproportionately benefits the wealthy. How do Republicans plan on paying for it? Speaker Ryan's answer is clear: "Frankly, it's the health care entitlements that are the big drivers of our debt." In an attempt to pay for these tax cuts, last Thursday, House Republicans passed a balanced budget amendment that would slash Medicaid funding by \$114 billion in a single year alone.

MEDICAID IS A VITAL SOURCE OF CARE FOR PEOPLE WITH DISABILITIES

Medicaid Helps People With Disabilities Receive Comprehensive, Consistent Care. "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." (Kaiser Family Foundation, 3/16/17)

Medicaid Covers A Broad Range Of Preventive And Medical Services. "Through Medicaid, nonelderly adults with disabilities have access to regular preventive care as well as medical care for illnesses and chronic conditions. States must provide certain minimum services for adults, such as inpatient and outpatient hospital, physician, lab and x-ray, and nursing home services. States also can choose to provide a broad range of optional services, many of which are important to people with disabilities, such as prescription drugs, physical therapy, private duty nursing, personal care, rehabilitative services, and case management." (Kaiser Family Foundation, 3/16/17)

Adults With Disabilities Are More Likely To Have Medicaid, And Less Likely To Have Private Insurance, Than Those Without Disabilities. "Those with disabilities are about three times as likely to be covered by Medicaid and about half as likely to have private insurance compared to those without disabilities. These differences are influenced by the greater health needs of people with disabilities and the fact that they are less likely to have access to employer-sponsored coverage." (Kaiser Family Foundation, 3/16/17)

PEOPLE WITH DISABILITIES DEPEND ON MEDICAID FOR LONG-TERM CARE

Medicaid Provides Half Of Long-Term Care In 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)

Americans With Disabilities Depend On Medicaid For Community Based Care. Nearly 1.7 million nonelderly people with disabilities rely on Medicaid for long-term care. Medicaid helps the vast majority get the care they need in their communities, rather than an institution. In 2011, 80 percent of nonelderly people with disabilities who used Medicaid were served in their community; only 20 percent were served in institutions. (Kaiser Family Foundation, 3/16/17)

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Julie Reiskin, Executive Director of ColoradoCross Disability Coalition: Medicaid Helps People With Chronic Disabilities To Access The Care They Need In Their Communities. “It is Medicaid that provides the in-home aid who helps get an adult with quadriplegia out of bed, dressed and able to go to work in the morning. It is Medicaid that provides the in-home occupational therapist who works with the autistic child so she can live at home with her family — not be pushed into an institution.” (Reiskin, The Hill, 6/21/17)

RESTRICTING MEDICAID THREATENS ACCESS TO CARE FOR PEOPLE WITH DISABILITIES

Medicaid Work Requirements Make It Harder For People With Disabilities To Access The Care They Need.

“Kentucky’s recently granted waiver does propose limited exemptions for people who are ‘medically frail’ and for those ‘diagnosed with an acute medical condition’ that prevents compliance, but these exemptions won’t keep beneficiaries from falling through the cracks...Arkansas, for example, estimates that just 10 percent of expansion enrollees are ‘medically frail’ — short of the third of non-SSI adult Medicaid enrollees nationwide unable to work because of a disability and far less than the 69 percent of Michigan Medicaid expansion enrollees who report serious chronic conditions that may sometimes prevent them from working.” (Center on Budget and Policy Priorities, 1/26/18)

The Arc: “Cutting Off Medicaid Won’t Help Anyone To Work.” “Medicaid specifically covers services, such as attendant care, that are critical to enable people with significant disabilities to have basic needs met, to get to and from work, and to do their jobs. Requiring individuals to work to qualify for these programs would create a situation in which people cannot access the services they need to work without working – setting up an impossible standard.” (The Arc Statement, 1/11/18)

President Trump’s Budget, Which Calls On Congress To Pass Graham-Cassidy, Would Strip Coverage Away From More Than 1.4 Million People With Disabilities. “New analysis finds that, even according to conservative estimates, between 1.4 million and 1.8 million nonelderly adults with disabilities would lose vital Medicaid coverage as a result of the bill’s deep cuts, risking a return to widespread institutionalization and pushing people with disabilities—and their family members—out of the workforce.” (Center for American Progress, 9/25/17)

Republican Efforts To Repeal Medicaid Expansion Would Mean 64 Percent Of Medicaid Adults With Disabilities Would Lose Coverage. “The Affordable Care Act’s Medicaid expansion covers 11 million people. Many of them struggle with a chronic illness or a disability (such as a mental health condition) that wouldn’t, by itself, qualify them for Medicaid. Only 36 percent of non-elderly Medicaid beneficiaries with disabilities receive Supplemental Security Income, which allows them to enroll in Medicaid even without the expansion. While others may be eligible for Medicaid based on other criteria, many could lose Medicaid coverage under the House bill and wind up uninsured.” (Center on Budget and Policy Priorities, 8/29/17)