



## **ACA Repeal and Replace Legislation Talking points**

- The bill would repeal the expansion of Medicaid. This provision would eliminate health care coverage for thousands of residents of affordable senior housing whose incomes are low but who are between the ages of 55 and 64 and therefore too young for Medicare.
- The bill would allow insurance companies to charge sharply higher premiums to people aged 55 and up than the premiums charged to younger people. This is another provision that would hurt people living in affordable senior housing.
- The bill would convert the Medicaid program, which is the most important public source of financing for long-term services and supports, to a capped allotment of federal funds to the states on a per capita basis.
- Although the bill allows a separate cap for the aged and disabled population, this provision gives seniors and people with disabilities no real protection against the loss of coverage for health and long-term care they need.
- The whole point of transforming Medicaid into per capita capped allotments is to reduce federal Medicaid spending. The draft bill would hold Medicaid funding far below the levels needed to maintain services the program now covers, and this gap would grow over time.
- Medicaid is already a highly efficient program, with per-beneficiary spending rates below those of private insurance. Independent analyses have concluded that states will not be able to absorb this federal funding cut solely by making their programs more efficient.
- At a time when the age 65+ population is growing and when the long-term services and supports field is diversifying to better meet the needs of individuals and families, this bill would send the Medicaid program in a completely wrong direction.
- LeadingAge supports provisions of current law that require Medicaid coverage of nursing home care for people who need it. We support the current Medicaid optional coverage for nursing home residents whose incomes exceed Medicaid eligibility but who are unable to cover the costs of their care out-of-pocket. We support the numerous options states have

developed for individuals to receive long-term services and supports in their homes and communities.

- All of these long-term services and supports are threatened by the present draft legislation, which is being pushed through with no opportunity for public review and input.
- LeadingAge calls on Congress to reject this measure and to take a deliberative approach to determining the best way to ensure coverage for essential health care and long-term services and supports.