

Medicaid Caps and Cuts Harm Older Women

[Over 90 percent of older Americans](#) want to be able to age at home and in their communities as long as possible. Critical to the health, well-being, and independence of older women is the ability to see their doctors, get their medicines, and get the services they need to stay healthy.

Congress has proposed damaging changes to the healthcare system by placing a cap on federal Medicaid payments to states, which would decrease overall funds and jeopardize the health and economic security of millions of low-income seniors, women, and families.

Medicaid provides essential care for women throughout their lives—from family planning and maternal health services to nursing home care. Medicaid finances:

- Nearly half of all births in the United States
- 75 percent of all publicly-funded family planning services
- 51 percent of all long-term care spending, which is critical for many older women

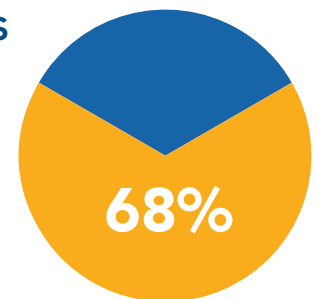


The changes Congress proposes for Medicaid will make it more expensive for older adults to access basic healthcare services, stay in their homes if they need long-term services and support, and pay for prescription drugs. Older women in particular will be impacted because they tend to live longer and have fewer resources and lower incomes than older men.

Older Women Make Up a Majority of Dual Eligibles

More than [6 million older adults](#) are eligible for both Medicare and Medicaid, based on their age and income. This population, known as “dual eligible,” will be endangered by any efforts to cap and cut federal Medicaid spending.

Dual eligibles rely on Medicaid for long-term services and supports, assistance with Medicare premiums, co-pays, and co-insurance and prescription drug costs. If Medicaid is jeopardized or limited, many older women may not be able to afford to see a doctor, get needed medication, or get the help they need with daily activities.



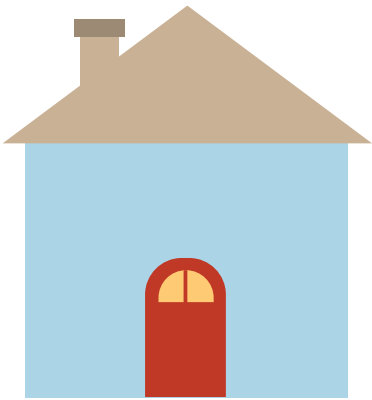
Women comprise more than [two-thirds \(68 percent\)](#) of [dually eligible Medicare and Medicaid enrollees](#) ages 65 and older.

Older Women Are More Financially Vulnerable Than Older Men

Older women are less likely to be able to absorb the climbing costs of healthcare and are more likely to need Medicaid.

- Women age 65 and over are nearly twice as likely as men to [live in poverty](#). This gap widens as women age—women who are between 75 and 79 are three times as likely to be impoverished.
- Widowed women are twice as likely to be living in poverty as their male counterparts.

Access to Long-Term Services and Supports Is Critical to the Health and Well-being of Older Women



Older women have greater need for long-term care services through Medicaid. The Affordable Care Act improved access to Medicaid at-home services, allowing more older women to remain living in their homes and connected to families and community. Cuts to the Medicaid program through capped federal funding could have disastrous effects for older women who need care.

Older women represent [seven in 10](#) (72 percent) of all Medicare beneficiaries living in nursing homes, assisted living facilities, and other long-term care facilities.



Among women age 85 and older, spending on long-term care was [50 percent higher](#) (\$3,954) than it was for men (\$2,694).

Capping Federal Medicaid Funds Could Result in Cuts in Services and Limit Access to Care for Older Women

Medicaid federal cap proposals, such as block grants and per capita caps, would result in dramatic changes and cuts to the Medicaid program overall. States could limit who is eligible for Medicaid, end or limit coverage for currently required healthcare services, and reduce long-term services and supports. These changes could leave many older women with serious health conditions waiting for treatment or unable to see their doctor, and put them at financial risk as a result of a health-related incident. We need to protect Medicaid for those who need it now and for generations to come.



Where can I find more information?

Both Justice in Aging and the National Partnership for Women & Families have more information for advocates. For more on how Medicaid funding caps hurt older adults, see Justice in Aging's [issue brief and fact sheet](#). For more on how changes to the Affordable Care Act and Medicaid put women's health and economic security in jeopardy, see the National Partnership for Women & Families [fact sheet](#).