A Cut to Medicaid is a Cut to Medicare

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68 million individuals are enrolled in Medicare—and one in five rely on Medicaid to afford and access essential health and long-term care. **Without Medicaid, 12 million Medicare enrollees could not access the care they need, jeopardizing their health and well-being.** Given that nearly 30% of all Medicaid dollars directly support Medicare enrollees, any proposed cuts to Medicaid are, in effect, cuts to Medicare.

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Medicaid Makes Medicare Affordable

Medicare is costly, with high premiums and out-of-pocket expenses that many seniors and people with disabilities could not afford without Medicaid.

✓ *Medicaid provides Medicare premium assistance.*

Medicaid covers premiums for 1 in 6 Medicare enrollees. This relief from the $185 Medicare Part B monthly premium helps over 10 million seniors and people with disabilities by increasing their income by 10-20%.

✓ *Medicaid covers out-of-pocket costs.*

Medicaid covers Medicare's co-insurance, co-pays, and deductibles, ensuring that 8 million Medicare enrollees living on incomes near or below the poverty line can access needed care and have money for other basic needs.

Medicaid opened the door to Medicare for Carrie

Medicaid's coverage of Medicare premiums and out-of-pocket costs was life changing for Carrie, an 81-year-old living in Mansfield, Ohio. Carrie had delayed enrolling in Medicare Part B because she was working, and later hesitated to enroll because she feared having to pay late enrollment penalties. She was going without needed medical care and was hardly able to pay for her prescription drugs. After an Area Agency on Aging helped her enroll in Medicaid and get financial assistance with her prescription drug costs, Carrie was able to afford to enroll in Medicare. Thanks to Medicaid, she could finally see her doctor, fill her prescriptions, and have enough money for basic things like her utilities and groceries.

Medicaid Fills Critical Gaps in Medicare Coverage

Many people assume Medicare provides comprehensive health and long-term care coverage. However, Medicare has big gaps in coverage. Medicaid plays a vital role in filling those gaps, enabling Medicare enrollees to stay healthy and live in their communities.

✓ *Medicaid enables Medicare enrollees to age in place.*

Medicaid is the **primary payer of home-based care,** covering a wide array of personal care and other support through Medicaid home and community-based services (HCBS).

✓ *Medicaid is the primary payer of nursing facility care for Medicare enrollees.*

While Medicare covers short-term skilled nursing facility stays following a hospitalization, **Medicaid covers the majority of long-term stays.** More than 6 in 10 nursing facility residents rely on Medicaid, including those with Alzheimer's and dementia.

More than 6 in 10 people in nursing facilities rely on Medicaid

✓ *Medicaid covers essential care not covered by Medicare.*

Medicaid also covers critical services that Medicare does not, such as transportation to medical appointments, medical equipment like mobilized wheelchairs, dental, vision, and hearing benefits, and some treatment options for substance use disorder.

Medicaid Strengthens Medicare for All Enrollees

Medicaid makes Medicare a more accessible and stronger program. If Medicaid is cut, Medicare would incur more costs, and all Medicare enrollees could lose access to health care providers.

✓ *Medicaid saves Medicare dollars.*

By filling in gaps in coverage and affordability, **Medicaid prevents hospitalizations and poor health outcomes for Medicare enrollees.** Medicaid also helps those before Medicare age obtain the care they need, preventing worse health outcomes and higher costs when they enter Medicare.

✓ *Medicaid supports access to care for everyone with Medicare.*

Medicaid provides critical funding to hospitals and other providers, particularly in rural areas, ensuring that all Medicare enrollees have access to necessary care.

Bottom Line: A Cut to Medicaid is a Cut to Medicare

Cutting Medicaid threatens the health of millions and undermines the Medicare program. It is essential to safeguard and strengthen Medicaid to ensure all Medicare enrollees can continue to access the vital care and support they need.