



## Medicaid Is a Powerful Lifeline for Seniors in Illinois

Medicaid is a critical lifeline providing health coverage to low-income seniors who would not otherwise be able to afford health care. In Illinois, Medicaid covers over 200,000 seniors.<sup>1</sup> Illinois's population is aging and with life expectancies on the rise, Medicaid is increasingly critical for the health of our state.<sup>2</sup>

- **Medicaid is vital for nursing home care for seniors**

In Illinois, Medicaid covers 3 in 5 nursing home residents—that's about 55,000 people.<sup>3</sup> Medicaid covers most individuals who need nursing home care long term—Medicare covers only 100 days or fewer.<sup>4</sup> The median nursing home costs \$64,000 per year—a sum that quickly depletes the savings of all but the most wealthy.<sup>5</sup> Medicaid is the only option for seniors to access long term care that would be far too expensive without coverage.

- **Medicaid also helps seniors stay independent in their communities**

Illinois has a Medicaid Home and Community-Based Services (HCBS) waiver specifically for seniors.<sup>6</sup> This waiver covers services like help with cleaning and self-care, adult day care, and emergency home response, allowing seniors to live in their homes and communities and maximize their independence and self-determination. Home care also saves Illinois money because it costs less than institutional care.

- **Medicare alone doesn't cover everything seniors need**

While some people think Medicare is enough to cover all seniors' health care needs, Medicare has costs, including premiums, deductibles, and copayments that fixed, low-income seniors cannot afford. Medicaid covers those costs. In 2013, more than 220,000 low-income Illinoisans age 65 and older on Medicare also received these vital Medicaid benefits.<sup>7</sup>

- **Cutting Medicaid is an attack on women**

Senior women are nearly twice as likely as men to live in poverty and that gap widens dramatically with age. More than two-thirds of seniors who receive Medicaid are women. Women are more likely than men to depend on Medicaid for long-term care in nursing homes and in-home care services: 3 out of 4 nursing home residents and 2 out of 3 home health care recipients are women.<sup>8</sup>

**Currently, seniors make up 6% of the Medicaid population but use 19% of the Medicaid spending.<sup>9</sup> Per capita caps under the American Health Care Act would slash funding for Medicaid, forcing Illinois to shoulder a significantly greater costs in a budget that already falls short of meeting our needs.**

Protect Our Care Illinois is a statewide coalition of health care advocates, providers, consumers, and workers, standing together to protect and expand access to quality affordable health care provided by the Affordable Care Act and Medicaid.

[www.protectourcareil.org](http://www.protectourcareil.org)

Find us on social media: [facebook.com/ProtectOurCareIL](https://www.facebook.com/ProtectOurCareIL) & [twitter.com/ProtectILCare](https://twitter.com/ProtectILCare)

<sup>1</sup> [https://www.illinois.gov/hfs/sitecollectiondocuments/fy2015\\_annual\\_report\\_3-31-16\\_final.pdf](https://www.illinois.gov/hfs/sitecollectiondocuments/fy2015_annual_report_3-31-16_final.pdf)

<sup>2</sup> <https://www.census.gov/quickfacts/table/PST045216/17>

<sup>3</sup> <http://files.kff.org/attachment/fact-sheet-medicaid-state-il>

<sup>4</sup> <https://www.illinois.gov/hfs/MedicalProviders/ltss/Pages/default.aspx>

<sup>5</sup> [https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/cost-of-care/118928IL\\_040115\\_gnw.pdf](https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/cost-of-care/118928IL_040115_gnw.pdf)

<sup>6</sup> <https://www.illinois.gov/hfs/MedicalClients/HCBS/Pages/elderly.aspx>

<sup>7</sup> <https://www.macpac.gov/wp-content/uploads/2015/01/EXHIBIT-14.-Medicaid-Enrollment-by-State-Eligibility-Group-and-Dually-Eligible-Status-FY-2013.pdf>

<sup>8</sup> <https://nwlc.org/wp-content/uploads/2017/04/Medicaid-Per-Capita-Caps.pdf>

<sup>9</sup> <http://cgfa.ilga.gov/Upload/FY2017BudgetSummary.pdf>