

# The American Health Care Act would leave many older Mainers without health care.

The American Health Care Act (AHCA) would make it harder for older adults in Maine to afford the health care they need. Under the AHCA:

## Older Mainers may lose access to nursing home care, home health care, and other services that help them maintain their independence.

- Proposed cuts to Medicaid would slash federal funding by \$834 billion, forcing states to cut important services for older adults, such as long-term services and supports.
- Medicaid is the primary payer for 64% of nursing facilities in Maine.
- Approximately 18,460 Mainers received long-term services and supports through Medicaid.
- Almost 17% of Maine's Medicaid beneficiaries are older adults; approximately 29,000 people ages 50-64 and 63,000 seniors in Maine benefit from Medicaid.
- The proposed Medicaid cuts will grow over time, making it hard for Maine to meet the needs of its growing aging population. By 2025, the number of Mainers over age 65 is expected to grow by 35.5%. The number of Mainers over 85, a population that relies on long-term services and supports, is expected to grow by 17.2%.

## Older adults may not be able to afford to pay their health insurance premiums.

- As of 2016, 28,000 Mainers ages 50-64 received tax credits to purchase coverage through the Marketplace. Nationwide, one in four people (26%) enrolled in Marketplace plans are ages 55-64.
- For a 60-year-old living in Portland, Maine with an income of \$30,000/year, tax credits for paying insurance premiums could drop by 48% in 2020. The ACA tax credit would be \$7,760, but the AHCA tax credit would only be \$4,000.
- By changing the 3:1 limit on age rating to 5:1 (or higher if state law permits), premiums for older adults would increase relative to younger adults. This "age tax" by itself would raise premiums in Maine by \$2,256 annually for a 60-year-old.
- Maine is one of twelve states that improved its Medicaid program to help people dually eligible afford their Medicare premiums and cost-sharing, benefiting more than 88,000 Mainers. The proposed Medicaid cuts put this help at risk.

## There would be fewer resources to fund Medicare.

- AHCA includes a huge tax cut, totaling \$58 billion, for wealthy individuals that will harm Medicare's financing in the short and long term, putting people with Medicare at risk for benefit cuts.
- AHCA opens the door to premium support (or vouchers) which would likely put the 24% of Mainers ages 50-64 at risk for paying higher out-of-pocket costs once they enroll in Medicare.
- Older Mainers can't afford to pay more for health care. The median personal income among Mainers ages 65 and older in 2015 was \$21,000.

