

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

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

## Older Marylanders 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 61% of nursing facilities in Maryland.
- Approximately 59,784 Marylanders received long-term services and supports through Medicaid.
- About 7.5% of Maryland's Medicaid beneficiaries are older adults; approximately 138,000 people ages 50-64 and 85,000 seniors in Maryland benefit from Medicaid.
- The proposed Medicaid cuts will grow over time, making it hard for Maryland to meet the needs of its growing aging population. By 2025, the number of Marylanders over age 65 is expected to grow by 32%. The number of Marylanders over 85, a population that relies on long-term services and supports, is expected to grow 21.5%.

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

- As of 2016, 43,000 Marylanders 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 Baltimore, Maryland with an income of \$30,000/year, tax credits for paying insurance premiums could drop by 41% in 2020. The ACA tax credit would be \$6,810, 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 Maryland by \$1,803 annually for a 60-year-old.

## 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 which would likely put the 14% of Marylanders ages 50-64 at risk for paying higher out-of-pocket costs once they enroll in Medicare.
- Older Marylanders can't afford to pay more for health care. The median personal income among Marylanders ages 65 and older in 2015 was \$27,000.

