

The American Health Care Act would leave many older New Yorkers without health care.

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

Older New Yorkers 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 67% of nursing facilities in New York.
- Approximately 423,387 New Yorkers received long-term services and supports through Medicaid.
- About 11.4% of New York's Medicaid beneficiaries are older adults; approximately 712,000 people ages 50-64 and 687,000 seniors in New York benefit from Medicaid.
- The proposed Medicaid cuts will grow over time, making it hard for New York to meet the needs of its growing aging population. By 2025, the number of New Yorkers over age 65 is expected to grow by 22.5%. The number of New Yorkers over 85, a population that relies on long-term services and supports, is expected to grow by 12.4%.

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

- As of 2016, 126,000 New Yorkers age 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 Ithaca, New York with an income of \$30,000/year, tax credits for paying insurance premiums could drop by 18% in 2020. The ACA tax credit would be \$4,850, 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 New York by \$2,661 annually for a 60-year-old.
- The proposed bill also rolls back expanded Medicaid coverage, which currently provides affordable health care to 2,161,100 New Yorkers, including many 50- to 64-year-olds.
- New York is one of twelve states that improved its Medicaid program to help people dually eligible afford their Medicare premiums and cost sharing, benefiting 850,000 New Yorkers. 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 20% of New Yorkers ages 50-64 at risk for paying higher out-of-pocket costs once they enroll in Medicare.
- Older New Yorkers can't afford to pay more for health care. The median personal income among New Yorkers ages 65 and older in 2015 was \$21,500.

