

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

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

## Older Pennsylvanians 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 63% of nursing facilities in Pennsylvania.
- Approximately 224,794 Pennsylvanians received long-term services and supports through Medicaid.
- About 10.2% of Pennsylvania's Medicaid beneficiaries are older adults; approximately 320,000 people ages 50-64 and 261,000 seniors in Pennsylvania benefit from Medicaid.
- The proposed Medicaid cuts will grow over time, making it hard for Pennsylvania to meet the needs of its growing aging population. By 2025, the number of Pennsylvanians over age 65 is expected to grow by 25.1%. The number of Pennsylvanians over 85, a population that relies on long-term services and supports, is expected to grow by 1.8%.

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

- As of 2016, 97,000 Pennsylvanians 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 Allentown, Pennsylvania with an income of \$30,000/year, tax credits for paying insurance premiums could drop by 69% in 2020. The ACA tax credit would be \$12,750, 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 Pennsylvania by \$2,328 annually for a 60-year-old.
- The proposed bill also rolls back expanded Medicaid coverage, which currently provides affordable health care to 702,800 Pennsylvanians, including many 50- to 64-year-olds.

## 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 21% of Pennsylvanians ages 50-64 at risk for paying higher out-of-pocket costs once they enroll in Medicare.
- Older Pennsylvanians can't afford to pay more for health care. The median personal income among Pennsylvanians ages 65 and older in 2015 was \$21,300.

