

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

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

## Older West Virginians 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 76% of nursing facilities in West Virginia.
- Approximately 37,006 West Virginians received long-term services and supports through Medicaid.
- About 39.3% of West Virginia's Medicaid beneficiaries are older adults; approximately 79,000 people ages 50-64 and 44,000 seniors in West Virginia benefit from Medicaid.
- The proposed Medicaid cuts will grow over time, making it hard for West Virginia to meet the needs of its growing aging population. By 2025, the number of West Virginians over age 65 is expected to grow by 23.9%. The number of West Virginians over 85, a population that relies on long-term services and supports, is expected to grow by 8.3%.

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

- As of 2016, 13,000 West Virginians 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 Charleston, West Virginia with an income of \$30,000/year, tax credits for paying insurance premiums could drop by 70% in 2020. The ACA tax credit would be \$13,560, 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 West Virginia by \$2,748 annually for a 60-year-old.
- The proposed bill also rolls back expanded Medicaid coverage, which currently provides affordable health care to 180,500 West Virginians, 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 22% of West Virginians ages 50-64 at risk for paying higher out-of-pocket costs once they enroll in Medicare.
- Older West Virginians can't afford to pay more for health care. The median personal income among West Virginians ages 65 and older in 2015 was \$19,800.

