



NC Coalition on Aging

2015 Priority Issue

Preserve Medicaid Eligibility and Services for Older and Disabled Adults in North Carolina

Issue:

The uncertainty of the future of unmandated coverage for many of the optional, most needed and utilized Medicaid services causes great fear among many of our state's most vulnerable citizens about the future of their health care.

The Coalition's Position

Continue the current Medicaid eligibility criteria and service benefits for aged, blind, and disabled adults in North Carolina.

We believe that continuing the program in its current form not only helps these high risk citizens, but it also makes good business sense. Only older and disabled adults who have low income and very limited assets qualify for Medicaid. Paying for optional Medicaid services on the front end for older and disabled adults prevents more expensive expenditures on the back end such as emergency room and nursing home level of care. Make the focus of any deliberations about Medicaid be the needs of those who are age 65 and over and those who have met the criteria for a disability determination.

Medicaid services available to older adults and persons with disabilities in NC

<p>MANDATORY in NC for older and disabled adults</p> <ul style="list-style-type: none">• Hospital inpatient and outpatient services• Physician and nurse practitioner services• Hospital inpatient and outpatient services• Lab and X-ray services• Nursing facilities• Ambulance and other medical transportation.	<p>OPTIONAL medical services in NC for older and disabled adults</p> <ul style="list-style-type: none">• Prescription drugs• Hospice• Community Alternative Program (CAP)• Personal Care Services (PCS)• Program of All Inclusive Care for the Elderly (PACE)• Orthotic• Prosthetic devices• Dental care• Podiatry services• Outpatient mental health <p>Many of these optional services are critical to an older or disabled adult's health and well-being and impact their ability to maximize their independence.</p>
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Background:

Who are the older and disabled adults on the Medicaid health care program in North Carolina? Certain groups of low-income persons, including families with children, persons age 65 and over, and persons with disabilities are covered by the Medicaid health insurance safety net. In North Carolina, Medicaid is mandated for aged, blind, and disabled adults who receive Supplemental Security Income (SSI). In 2014, the basic monthly SSI benefit was \$721 for an individual and \$1,082 for a couple. SSI benefits are reduced when the recipient has other income. The asset limit for SSI is \$2,000 for an individual and \$3,000 for a couple. In 2014, 316,977 older and disabled adults were recipients of Medicaid under this mandated category.

Medicaid is optional in the state for older, blind, and disabled adults with low assets and incomes up to 100% of the federal poverty level (currently \$11,670 for an individual and \$15,730 for a couple). In addition, older and disabled adults who are recipients of State/County Special Assistance (either in an adult care home or living at home) and those who are determined to be medically needy (many of whom are older and disabled) up to 29% of the federal poverty level after medical expenses currently are eligible for Medicaid. In 2014, 249,026 older and disabled adults were recipients of Medicaid under this optional category.

Medicaid pays for long term care not available through Medicare or most private insurance products. Aged, blind, and disabled adults are not eligible for subsidies through the Federally Facilitated Marketplace.

Concerns about the Future of Medicaid for Older and Disabled Adults:

Health problems and paying for health care are issues that are of the utmost concern to older and disabled North Carolinians. For those with limited income and assets for whom Medicaid is their health insurance safety net, there is special concern and great anxiety about what the future holds for the Medicaid program due to the debate about health care reform and Medicaid overhaul. Many seniors and persons with disabilities are fearful Medicaid will no longer be there for them. They have concerns that the services they need will no longer be covered. They are afraid they will no longer be able to see their local doctor or they will have to pay more out of pocket. They wonder what their options are if they no longer have Medicaid.

We recognize the huge challenge that lawmakers have in moving forward with redesigning Medicaid to ensure it is a program that is responsive to the needs of your state's citizens while being fiscally responsible.