

KNOW YOUR RIGHT TO VOTE.



Medicaid Provides Vital Health Insurance

Medicaid is a government program that provides health insurance for people with disabilities and other low income individuals. Funding for the program comes from the state and federal government. There are many differences in Medicaid programs between different states.

Medicaid covers a wide range of benefits and is affordable for individuals. There are protections against Medicaid beneficiaries having to pay more than minimal out-of-pocket costs. All states must cover services such as hospital visits, doctor visits, and laboratory tests. Additionally, states have the option to cover many other important health services such as prescription drugs, physical and occupational therapy, preventative services and other health services.

Medicaid is the Primary Source of Long Term Supports and Services

Long term supports and services (LTSS) are services provided to people with disabilities and the elderly to assist them in everyday activities. LTSS is broader than long term care and includes personal care services, services provided in group homes, employment supports, services provided in nursing homes, and a broad range of supports and services which differs in each state. People with intellectual and/or developmental disabilities (I/DD) who receive LTSS often have very complicated medical situations and complex support needs.

Over the last few decades, services for people with I/DD have changed from being provided primarily in institutional settings such as Intermediate Care Facilities for People with Intellectual Disability (ICFs/ID) to community settings. ICFs/ID provide residential and day services to people who require significant support. Advocates have pushed states to close the institutions and assist people with individualized and person centered plans and to develop more options in the community.

The majority of community based supports are provided by the Home and Community Based Services Waiver and state plan option (HCBS) programs. HCBS provides services individuals need in order to live and work in the community.

The first step to knowing **Your Right to Vote** is getting informed. To help you navigate the voter participation process, we have compiled several resources on how to fully take advantage of your right to vote. Whether you need to know when and where to vote, how a disability affects your voting eligibility, how to help someone with a disability vote, or why it's important to vote at all, there are resources at your disposal.

If you'd like to learn about a topic that is not included in these resources, please contact Max Daniel, Daniel@thearc.org.



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Some examples of services states provide are residential support, personal assistance, respite care for family members, supported living, assistive technology, and supported employment.

There are considerable differences between what is provided in each state. States may have multiple waiver programs and many different names for these programs. “Waivers” means that some part of Medicaid rules are put aside in the plan that is jointly developed between the state and the federal government. Unlike with ICFs/ID services which individuals who qualify are entitled to, most states provide HCBS to only a limited number of people, and the rest are placed on a wait list.

Families Play An Important Role

States are increasingly asking family members to bear the cost of providing lifelong supports to people with I/DD with minimal support. Only a small amount (6.7%) of total ID spending was given to support individuals receiving ID agency financed family support services in the family home. A recent study found that family caregivers for people with disabilities and the elderly provided an estimated \$470 billion in unpaid care in 2013, up from \$450 billion in 2009.

Medicaid HCBS waiver services are not transferable among states. If an individual receiving services in one state wants to move to another state because of a significant change in their family support (parents die, retire or move or care is transferred to a sibling in another state etc.) the person requiring support will need to move to the end of the waiting list in the new state.

Other Key Issues in LTSS

- ▶ While many states have made progress closing large institutional settings, there is considerable variability among states and more work needs to be done.
- ▶ States do not provide uniformly reliable estimates of people waiting for services but researchers estimate that among the states that do report data, about 110,000 people are waiting for residential supports.
- ▶ A conservative estimate of 863,000 people with I/DD are living with aging caregivers and may be facing a future crisis.
- ▶ State reimbursement rates are generally insufficient to adequately pay and train the workforce needed to provide individualized, integrated support services. Low wages, high turnover, and a shortage of staff have been a growing problem for many years.

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