



Health Care

FACT SHEET

AAIDD | The Arc | AUCD | NACDD | SABA | UCP

Background

Our nation's core health insurance programs - Medicare, Medicaid, the Health Insurance Marketplaces, and Children's Health Insurance Program (CHIP) - all provide crucial health care access for people with disabilities.

Medicaid is the largest and most robust funder of services for people with disabilities, including acute and primary health care and long-term supports and services. Medicaid covers 68 million Americans, including 39 million children and 10 million adults with disabilities. Most Medicaid beneficiaries have very low incomes. It covers a wide range of benefits with strong protections against out-of-pocket costs. Medicaid also provides comprehensive benefits for children with disabilities through the Early and Periodic Screening, Diagnosis, and Treatment coverage which ensures access to early intervention services.

The Children's Health Insurance Program (CHIP) provides health care coverage for 8 million children from families with low to moderate incomes who earn above Medicaid eligibility limits. Generally, it provides more robust benefits for children with disabilities than private insurance. It is estimated that over a third of children with special health care needs depend on Medicaid or CHIP for some or all of their health care coverage.

Medicare provides coverage for 54 million Americans, including 8 million younger adults with disabilities. About 9 million people in the United States are covered by both Medicare and Medicaid, including low-income seniors and younger people with disabilities. These dually eligible beneficiaries have complex and often costly health care needs. These beneficiaries have been the focus of many recent initiatives to improve care coordination aimed at both raising the quality of their care while reducing costs.

The Affordable Care Act (ACA) expanded coverage and reformed insurance to end discrimination against people with disabilities and enhance access to health care. The private health insurance marketplaces allow individuals or small businesses to shop for coverage and potentially receive subsidies to help offset the cost of insurance. It expanded Medicaid and increased incentives to provide home and community-based services. It reformed insurance by ensuring that people with disabilities can access coverage without discrimination, are protected from high premium increases or out-of-pocket costs, and receive coverage of "essential health benefits" including mental health care and rehabilitative/habilitative services and devices.

Key Message to Congress

Congress must preserve Medicaid, Medicare, Social Security, SSI, and other vital programs for people with disabilities.

Key Issues

While partisan disagreements over the Affordable Care Act continue to dominate discussions of health policy, we also expect Congress to take action on Medicaid and CHIP. Funding for the CHIP program expires on September 30, 2015 and Congress must act before that date to ensure its continued operation. As a federal-state program, Congress must act soon to give states time to plan and prepare their budgets for the continued operation of the CHIP program.

Medicaid may also be under threat. Cost-cutting proposals that change the fundamental financing structure of the program have resurfaced this year, including block grants, flexible state allotments, and per capita caps. Block grants or flexible state allotments, would provide a lump sum of money to states rather than a federal match. Per capita caps are a similar proposal that would provide a fixed amount of money per beneficiary. Both would come with reduced protections for beneficiaries and create a large cost shift to states and beneficiaries. With reduced federal financial participation, states may cut optional services like home and community based services or expensive services like specialty providers, wheelchairs, and other disability-specific needs.

Congress may also consider major changes to the Medicare program. Recent proposals to reform Medicare have decreased short term health care expenditures by cost shifting to beneficiaries or decreasing benefits. Of particular concern to people with disabilities are proposals to limit access to rehabilitation services.

Recommendations

- Congress should reauthorize the Children's Health Insurance Program (CHIP) and maintain or enhance current benefits.
- Congress should oppose full or partial repeal of the ACA.
- Congress should provide adequate funding for ACA programs
- Congress should support the Medicaid program and oppose proposals to change the financial structure of the Medicaid program, like block grants, flexible state allotments, or per-capita caps on funding.
- Congress should support the Medicare program and oppose structural changes that would impede access to critical Medicare services, devices and medications.

Relevant Committees

House and Senate Appropriations Committees	House and Senate Budget Committees
House Education and the Workforce Committee	House Ways and Means Committee
House Energy and Commerce Committee	Senate Finance Committee
Senate Health, Education, Labor, and Pensions Committee	

For more information, please contact The Arc at (202) 783-2229, United Cerebral Palsy at (202) 776-0406, Association of University Centers on Disabilities at (301) 588-8252, American Association on Intellectual and Developmental Disabilities at (202) 387-1968, National Association of Councils on Developmental Disabilities at (202) 506-5813, or Self-Advocates Becoming Empowered at SABEnation@gmail.com.