

The Impact of Medicaid Work Requirements on Family Caregivers and Older Adults

Medicaid is an important source of health insurance coverage for many of the 40 million family caregivers in the United States who do not have access to other affordable coverage options. However, many states are in the process of designing or implementing policies that require family caregivers and others who are eligible for Medicaid to work a certain number of hours per month or qualify for an exemption to maintain their health coverage. Low-income family caregivers may be unable to work sufficient hours at a paid job because of their caregiving responsibilities and may not qualify for the state's exemptions. As a result, many will lose access to health care they need to maintain their own health, harming both their own well-being and the well-being of the older adults they care for.

A [new Justice in Aging issue brief](#) provides a state-by-state survey of how Medicaid work requirements apply to family caregivers and explains the harms they will cause to family caregivers and the older adults they care for.

Key Facts and Findings

How Work Requirements Apply to Family Caregivers:

- 17 states are either implementing or have a written plan to impose work requirements as a condition of Medicaid eligibility.
- For Medicaid enrollees under 65 who are not working, having caregiving responsibilities is a primary reason why they don't work outside the home.
- Though all states that plan to impose work requirements do provide some exemptions for family caregivers, these exemptions vary widely and are often unclear.
- The majority of states limit the caregiver exemption to caring for a dependent, a relative/family member, or a household member.
- Only 5 states explicitly count caregiving hours towards meeting the work requirement.

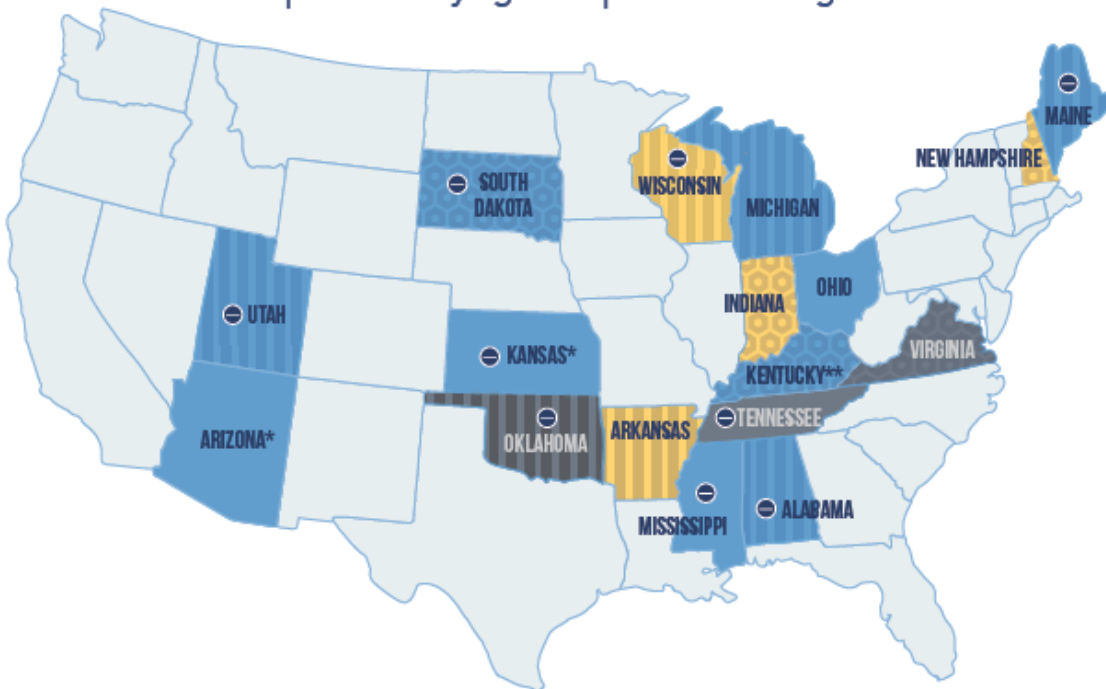
The Impact:

- Work requirements are extremely burdensome for beneficiaries to navigate and for states to administer.
- In addition to having to gather documentation and report compliance, barriers include difficulty communicating and understanding the requirements, lack of internet access to report compliance, and lack of transportation to find or get to work.
- Requiring family caregivers to report caregiving hours to maintain their Medicaid coverage puts the greatest burden on those who already face the most stressful situations of caring for a loved one with significant and complex needs.

- Requiring family caregivers to verify that they are either working or exempt from the requirement will inevitably lead to Medicaid-eligible individuals losing their coverage.
- Without Medicaid coverage, family caregivers will have greater difficulty maintaining their own health, thus compromising their ability to provide care to others.
- Because family caregivers are more likely to be low-income, older, women, and people of color, compromising Medicaid coverage for this population will increase the health disparities they already face.
- Taking away Medicaid coverage from family caregivers also puts more older adults at risk of being institutionalized because their family or friends can no longer care for them at home and in their communities.

Find out the details about the caregiver exemption in each of the 17 states and what these policies mean for family caregivers and older adults in the [full issue brief](#).

The 17 states that are considering or implementing
work requirements
 provide varying exemptions for caregivers



● **Formulating waiver proposal states (3):**
 Oklahoma, Tennessee, Virginia

● **Pending CMS approval states (10):**
 Alabama, Arizona, Kansas, Kentucky, Maine, Mississippi, Michigan, Ohio, South Dakota, Utah

● **Approved states (4):**
 Arkansas, Indiana, New Hampshire, Wisconsin

● **Caregiving hours counted towards work requirement:**
 Indiana, Kentucky, New Hampshire, South Dakota, Virginia

⓪ **Exemption from work requirement applies to adults caring for persons who are not dependents/relatives or living in the same household:** Alabama, Arkansas, Michigan, Maine, Oklahoma, Utah, Wisconsin

● Not currently expanding Medicaid under ACA

* Kansas and Arizona limit the caregiver exemption to caring for another Medicaid enrollee who is also a relative or household member.

** Kentucky's waiver was invalidated by a court and is pending CMS re-approval