The Better Care Reconciliation Act would take health care away from many older Delawareans.

The Better Care Reconciliation Act of 2017 (BCRA) would make it harder for older adults in Delaware to afford the health care they need. Under the BCRA:

Older Delawareans 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 $772 billion, forcing states to cut important services for older adults, such as long-term services and supports.
- Medicaid is the primary payer for 60% of nursing facilities in Delaware.
- Approximately 11,430 Delawareans received long-term services and supports through Medicaid.
- About 6.3% of Delaware’s Medicaid beneficiaries are older adults; approximately 27,000 people ages 50-64 and 16,000 seniors in Delaware benefit from Medicaid.
- The proposed Medicaid cuts will deepen even more severely starting in 2025, just as “baby boomers” start turning 80. Cuts of 35% by 2036 will make it impossible for Delaware to meet the needs of its growing aging population. By 2025, the number of Delawareans over age 65 is expected to grow by 40.3%, and the number over 85, a population that relies on long-term services and supports, is expected to grow 22.8%.

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

- As of 2016, 7,000 Delawareans 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 Dover, Delaware with an income of $30,000/year, net insurance premiums for a silver plan after tax credits could rise by 123% in 2020. Net premiums for a bronze plan could increase by 357%.
- 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 Delaware by $2,470 annually for a 60-year-old.
- The proposed bill also rolls back expanded Medicaid coverage, which currently provides affordable health care to 67,900 Delawareans, including many 50- to 64-year-olds.
- Delaware is one of twelve states that improved its Medicaid program to help people dually eligible afford their Medicare premiums and cost sharing, benefiting 29,000 Delawareans. The proposed Medicaid cuts put this help at risk.

There would be fewer resources to fund Medicare.

- BCRA 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.
- BCRA opens the door to premium support which would likely put the 21% of Delawareans ages 50-64 at risk for paying higher out-of-pocket costs once they enroll in Medicare.
- Older Delawareans cannot afford to pay more for health care. The median personal income among Delawareans ages 65 and older in 2015 was $25,700.