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

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

Older Hoosiers 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 62% of nursing facilities in Indiana.
- Approximately 74,416 Hoosiers received long-term services and supports through Medicaid.
- About 8.1% of Indiana’s Medicaid beneficiaries are older adults; approximately 133,000 people ages 50-64 and 102,000 seniors in Indiana 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 Indiana to meet the needs of its growing aging population. By 2025, the number of Hoosiers over age 65 is expected to grow by 25.9%, and the number over 85, a population that relies on long-term services and supports, is expected to grow 9.3%.

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

- As of 2016, 39,000 Hoosiers 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 Indianapolis, Indiana with an income of $30,000/year, net insurance premiums for a silver plan after tax credits could rise by 63% in 2020. Net premiums for a bronze plan could increase by 74%.
- 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 Indiana by $1,630 annually for a 60-year-old.
- The proposed bill also rolls back expanded Medicaid coverage, which currently provides affordable health care to 381,600 Hoosiers, including many 50- to 64-year-olds.
- Indiana is one of twelve states that improved its Medicaid program to help people dually eligible afford their Medicare premiums and cost-sharing, benefiting more than 198,000 Hoosiers. The proposed Medicaid cuts put this help at risk.

There would be fewer resources to fund Medicare.

- BCRA opens the door to premium support which would likely put the 20% of Hoosiers ages 50-64 at risk for paying higher out-of-pocket costs once they enroll in Medicare.
- Older Hoosiers cannot afford to pay more for health care. The median personal income among Hoosiers ages 65 and older in 2015 was $22,000.