The Better Care Reconciliation Act would take health care away from many older West Virginians

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

Older West Virginians 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 76% of nursing facilities in West Virginia.
- Approximately 37,006 West Virginians received long-term services and supports through Medicaid.
- About 39.3% of West Virginia’s Medicaid beneficiaries are older adults; approximately 79,000 people ages 50-64 and 44,000 seniors in West Virginia benefit from Medicaid.
- The proposed Medicaid cuts deepen even more severely starting in 2025, just as “baby boomers” start turning 80. Cuts of 35% by 2036 will make it impossible for West Virginia to meet the needs of its growing aging population. By 2025, the number of West Virginians over age 65 is expected to grow by 23.9%, and the number over 85, a population that relies on long-term services and supports, is expected to grow by 8.3%.

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

- As of 2016, 13,000 West Virginians 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 Charleston, West Virginia with an income of $30,000/year, net insurance premiums for a Silver plan after tax credits could rise by 168% in 2020. Net premiums for a bronze plan could change from $0 to $3,120.
- 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 West Virginia by $2,748 annually for a 60-year-old.
- The proposed bill also rolls back expanded Medicaid coverage, which currently provides affordable health care to 180,500 West Virginians, including many 50- to 64-year-olds.

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 (or vouchers) which would likely put the 22% of West Virginians ages 50-64 at risk for paying higher out-of-pocket costs once they enroll in Medicare.
- Older West Virginians can’t afford to pay more for health care. The median personal income among West Virginians ages 65 and older in 2015 was $19,800.