

## Advocating for Older Adults in 2025— Health and Long-Term Services & Supports

### About Justice in Aging

Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable and equitable health care, economic security, housing, elder rights, and the courts for older adults with limited resources. We believe that we should all be able to access the resources, services, and programs we need to thrive as we grow older, no matter our financial circumstances, where we come from, where we live, our race, gender, gender identity, sexual orientation, disability, or language.

### The Crucial Role of Medicare and Medicaid for Older Adults

Justice in Aging is committed to advocating for affordable, comprehensive, and accessible health and long-term care for all older adults. Medicare and Medicaid are bedrock programs that provide the essential services and supports older adults need. Yet today, gaps in these programs mean that many older adults cannot access the support they need to live in their own homes or access basic care like dental, vision, and hearing.

Justice in Aging will continue to work to expand coverage, improve affordability and quality, and promote civil rights in health care, ensuring that Medicare and Medicaid are free from discrimination. At the same time, Justice in Aging will vigorously defend Medicare and Medicaid against any threats that seek to undermine these vital programs, including attempts to reduce Medicaid funding and privatize Medicare, so they remain strong and reliable for all older adults.

### Strengthen and Defend Medicaid

Medicaid provides health care coverage for over 79 million people, including nearly 12.6 million older adults and people with disabilities who rely on the program to help pay Medicare costs and benefits not covered by Medicare including, importantly, long-term care. Without Medicaid, the majority of older adults would not have access long-term care or be able to age at home. Simply put, Medicaid is a lifeline for older adults.

#### Justice in Aging Advocates to:

- **Increase Access to Medicaid and Defend Against Cuts.** Medicaid financial eligibility limits are far too low, pushing older adults and people with disabilities into deep poverty to access care. **Justice in Aging will promote expanding access to Medicaid, including Medicare Savings Programs,**

by partnering with local advocates to encourage their states to swiftly implement the [Medicaid Streamlining rule](#), [raise income thresholds and eliminate asset tests](#), and participate in [Medicare Part A buy-in](#).

Justice in Aging will equip national and state advocates to defend against any effort to cut Medicaid funding. Whether formulated as block grants, per capita caps, life-time limits, or reductions in the federal matching funds rate (FMAP), the impact is the same: reduced funding, which will force states to cut home- and community-based services and other programs and significantly harm older adults. **Justice in Aging will fight any cuts to Medicaid funding, including efforts to cut Medicaid to fund tax breaks for wealthy Americans and corporations. We will also defend against attempts to restrict Medicaid eligibility, including work reporting requirements, or limitations on the type or scope of services available.**

- **Strengthen Access to Medicaid Home and Community-Based Services (HCBS).** Medicaid is the primary payer of at-home care, but unlike nursing facility coverage, states can limit or even eliminate these benefits, leading to [stark disparities](#) in who can access the support they need at home. Robust investments are needed at both the federal and state levels. **Justice in Aging will advocate to increase long-term federal funding dedicated for HCBS, expand mandatory HCBS state plan benefits, and make the HCBS spousal impoverishment protections and the Money Follows the Person program permanent.**
- **Protect Low-Income People’s Homes from Seizure by the State.** Federal law requires states to recover Medicaid expenses from the heirs of a deceased Medicaid enrollee. Often this means the state seizes the family home, the only remaining asset that was not sacrificed to qualify for Medicaid in the first place. This policy [perpetuates poverty](#) and exacerbates the racial wealth gap, while returning only pennies on the dollar to the Medicaid program. **Justice in Aging will advocate to mitigate the harms of Medicaid estate recovery and protect low-income people’s homes.**
- **Strengthen Consumer Protections for Residents in Assisted Living.** Despite the growth of assisted living residences funded by Medicaid, federal law does relatively little to regulate these settings, and to protect resident’s health and well-being. **Justice in Aging will advocate to protect assisted living residents from [eviction](#), strengthen consumer protections, and improve the quality of care in assisted living residences nationwide.**
- **Ensure Strong Protections for Nursing Facility Residents.** Residents in nursing facilities experience [poor quality of care](#), especially in facilities serving low-income residents and residents of color. **Justice in Aging will advocate to empower nursing facility residents about their rights, increase transparency, ensure adequate staffing and training, and oppose efforts to roll back quality and consumer protections.**

## Improve and Safeguard Medicare

Medicare is the primary source of health care coverage for nearly 68 million older adults and people with disabilities. Yet, Medicare is neither free nor comprehensive, leaving enrollees facing high out-of-pocket costs and gaps in care. To address these gaps, it is crucial to strengthen Original Medicare, increase affordability, and make Medicare and Medicaid work better together.

### Justice in Aging Advocates to:

- **Strengthen Original Medicare and Oppose Privatization.** Original Medicare provides enrollees with the flexibility to choose any doctor or hospital that accepts Medicare, without referrals or network restrictions. Proposals to privatize Medicare restrict choice and threaten to reduce access to essential care to enrollees, increase costs, and widen disparities in health care. **Justice in Aging will seek to maintain and strengthen Original Medicare and oppose efforts to privatize.**
- **Lower Medicare Out-of-Pocket Costs.** Medicare is not free and has significant out-of-pocket costs including premiums, co-pays, co-insurance, and deductibles. The Medicare Savings Programs (MSPs) and the Low-Income Subsidy (LIS) provide critical financial assistance to low-income enrollees. Recent policy changes such as the [Inflation Reduction Act](#) and [Medicaid Streamlining Rule](#) also reduced health care costs for older adults. **Justice in Aging will advocate to protect these critical policies from repeal, expand MSP and LIS eligibility, extend these programs to Puerto Rico and the territories, and secure permanent outreach funding (MIPPA funding) to help people enroll.**
- **Add Oral Health, Vision, and Hearing to Medicare.** Today, Medicare does not cover these essential services. As a result, many older adults go without oral health, vision or hearing care, or pay out of pocket. The lack of coverage drives health [disparities](#) and often leads older adults to take out high-interest credit cards or incur significant medical debt at great harm to their economic security. **Justice in Aging will advocate to add comprehensive coverage of oral health, vision, and hearing benefits to Original Medicare.**
- **Simplify Choice and Strengthen Consumer Protections in Medicare.** People who are dually eligible for Medicare and Medicaid face dizzyingly complex Medicare enrollment decisions. **Justice in Aging will work to simplify enrollment, strengthen consumer protections and benefit coordination for individuals dually eligible for Medicare and Medicaid, and educate national and state advocates on enrollment options, particularly on Dual Eligible Special Needs Plans (D-SNPs).**
- **Strengthen and Expand Medicare's Coverage of Home Care.** Having support with activities of daily living like bathing and dressing is essential for being able to remain living at home and avoid more institutional and costly settings like nursing facilities. **Justice in Aging will advocate to strengthen the current home health benefit and expand home care coverage for Medicare enrollees who need assistance with daily living.**

## Advance Civil Rights in Health Care

Systemic injustices as well as acute and lifelong discrimination exacerbate the challenges many low-income older adults face in accessing affordable and quality health and long-term care. As an organization committed to civil rights, Justice in Aging will work to ensure that all older adults living in America can get the health and long-term care they need, especially when facing challenges such as leaving incarceration or language barriers.

### Justice in Aging Advocates to:

- **Enforce Civil Rights Protections.** To ensure a health system that is free from discrimination and to fully address the health care needs of older adults, enforcing civil rights protections is essential. **Justice in Aging will vigorously oppose any efforts to roll back the Health Care Rights Law (Section 1557) rule, Nondiscrimination on the Basis of Disability (Section 504) rule and other civil rights protections.**
- **Improve Language and Communication Access in Medicare and Medicaid.** Whether in the hospital or over a telehealth platform, being able to communicate effectively with health care providers can be a matter of life or death. **Justice in Aging will advocate for better language and communication access processes and tools to make it easier for older adults with limited English proficiency and people with disabilities to navigate Medicare and Medicaid and get effective assistance when receiving care.**
- **Protect and Strengthen Access to Health Care for Older Immigrants.** Many older immigrants who are pillars of their families and communities cannot obtain the health care they need due to discriminatory policies currently in place. **Justice in Aging will advocate to remove barriers to health and long-term care and fight against efforts to further restrict access.**

## Our Vision for Health and Long-Term Care for Older Adults

Justice in Aging envisions a world where all of us will be able to access the comprehensive, high quality, affordable health and long-term care that we need to age in dignity.