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## Unraveling Medicaid Through Barbaric Waivers Sabotaging Health Care for Older Adults & People with Disabilities

Since 1965 Medicaid has been a key health care pillar for middle and working-class Americans. It is a promise to nearly [18.5 million](#) older adults ages 65 and older and people with disabilities that they can count on access to high-quality health care and supports. More than half of all Americans say that Medicaid is important to them and their family—[56 percent](#) report they, their child, or another family member has Medicaid.

Historically, states have received waivers from the federal government to improve Medicaid through innovation. For example, through waivers, some states may expand access to mental health and substance abuse services, others may help older adults and those with disabilities live in their own homes. The Trump Administration is using state waivers to unravel the program, undermining the Medicaid guarantee Congress made to the American people. **These harmful waivers threaten to weaken Medicaid for everyone—including millions of older adults and people with disabilities.**

### Eliminating the Medicaid Guarantee

Toxic waivers approved by the Trump Administration will eliminate the guarantee of Medicaid that Congress created in 1965. Today, Medicaid provides health coverage to over [7 million](#) Americans ages 65 and older and to more than [11 million](#) people with disabilities. More than [80.6 million](#) Americans directly benefit from Medicaid, and anyone who meets eligibility rules has the right to receive benefits. The Trump Administration is allowing states to erect barriers to Medicaid which would undercut the guarantee Congress made to the American people that if you qualify, you will receive benefits.

### Shifting the Burden of Proof

Allowing states to create Medicaid waivers that shrink eligibility and enrollment places an undue burden on individuals and families who must prove they are eligible to receive benefits. Through work requirements, for example, a state may make an older adult (ages 55-64) or person with a disability demonstrate he or she qualifies for an exemption—constructing new and needless hurdles. For Americans ages 55-64 and people with disabilities, this could mean long, unnecessary delays in obtaining coverage or accessing care while documentation is reviewed and an administrative backlog grows. Work requirements are particularly worrisome for people with disabilities who cannot work, but would be forced to prove otherwise, as well as for caregivers who count on Medicaid while tending to an older loved one.

### Setting the Stage for Further Sabotage

The Trump Administration is trying to dismantle Medicaid through a variety of harmful waivers. Some states are requesting to limit the amount of time a person can receive Medicaid benefits; to deny access to coverage during certain periods; to eliminate retroactive coverage for delays in processing applications; or to impose unaffordable premiums and copayments on families. For the first time ever, states have requested to waive core protections that safeguard access to care. A time limit on coverage could mean a person with a disability who has not met their state's work requirements could lose vital access to essential services. Without retroactive coverage, an older adult who needs nursing home care could face catastrophic out-of-pocket costs if forced to pay for months of care before their Medicaid coverage starts.

### Undermining Key Federal Protections

Medicaid programs are a state-federal partnership. The federal government guarantees those eligible receive the benefits to which they are entitled. By encouraging states to erect barriers to Medicaid enrollment, the federal government will be less able to ensure that the care and services needed by older Americans, people with disabilities, and others are received. Work requirements, time limits, lock-out periods and the like are merely obstacles that make it more difficult for people to access Medicaid coverage and care.