



Leadership Council  
of Aging Organizations

***Max Richtman, Chair***

June 12, 2025

The Honorable John Thune  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Chuck Schumer  
Minority Leader  
United States Senate  
Washington, DC 20510

Dear Leaders Thune and Schumer:

The [Leadership Council of Aging Organizations](#) (LCAO) is a coalition of 68 leading national nonprofit organizations working throughout the country to provide direct services to older adults and ensure that the well-being and interests of older adults and those caring for them are reflected in federal policy. Since 1980, LCAO has worked with all Administrations and Congresses to help the United States make the most of opportunities and challenges as our population ages.

On behalf of the LCAO, I write to highlight the significant harms older adults will face if the House-passed reconciliation bill is enacted. The proposed cuts in health coverage, food, and other programs in the bill will worsen health outcomes and increase isolation and the cost of care for older adults with chronic conditions, disabilities, and/or Alzheimer's Disease and related dementias. We urge you to support, not harm, older adults who are counting on you to protect their access to basic services that keep them healthy and independent in their communities.

### **Older Adults' Reliance on Medicaid**

More than [17 million Americans age 50 and older rely on Medicaid](#) as a critical safety net to stay in their homes, manage chronic conditions, and afford long-term care. The House-passed reconciliation bill imposes costly red tape obligations on already-strapped states and imposes new bureaucratic hurdles for otherwise eligible older adults needing access to health care services. Older women acting as caregivers to family members [are likely to be among those most greatly affected](#). For the more than nine million adults aged 50 to 64 who rely on Medicaid and cope with age-

related health conditions, disabilities, or caregiving responsibilities that make stable employment difficult, losing Medicaid coverage will only worsen the risk of untreated illnesses, delayed care, and additional job instability for these individuals.

Nearly [thirty percent](#) of Medicaid dollars support Medicare enrollees and [one in five](#) people with Medicare rely on Medicaid to meet their health care needs as “dually eligible individuals.” Medicaid helps to make Medicare more affordable for low-income older adults by assisting with Medicare costs through Medicare Savings Programs and by covering services that Medicare does not cover, such as nursing facility care, dental, vision, hearing, and non-emergency medical transportation to keep medical appointments. Rolling back the Medicaid streamlining rules that have closed coverage gaps and reduced cost-sharing for low-income Medicare beneficiaries will make seeing the doctor and seeking preventive care unaffordable for these individuals.

### **Adverse Impact on Long Term Services and Supports.**

Medicaid is also the primary payer for [more than 60% of nursing home residents](#) and can enable older adults to remain in their homes and communities, avoiding premature placement in costly institutional care settings, with home and community-based services (including coverage for over 67% of Adult Day Services participants). Drastically curtailing federal Medicaid funding and increasing costs for states will result in fewer staff hired to provide services with less training, and fewer resources overall available to states to meet the long-term care needs of our growing aging population.

The legislation will force states to make difficult choices – whether that means cutting provider payments, limiting eligibility, or reducing access to services that older adults and their families rely on. While nursing home care coverage is mandatory under Medicaid, home and community-based services are optional. History has shown that [home care services are likely to be the first to be reduced when Medicaid funding is cut](#). And such cuts place greater strain on unpaid family caregivers providing essential support to older adults in their families. Making matters worse for caregivers, older adults, and their families, these caregivers are not exempted from work engagement requirements in the bill.

### **Cutting Coverage for Older Adults and People with Disabilities**

The Congressional Budget Office (CBO) estimates that 10.9 million people will become uninsured because of the Medicaid and health insurance marketplace changes in this bill. CBO, [Estimated Effects](#), June 4, 2025. For adults, especially those 50 to 64, the loss of health care coverage can [increase mortality, decrease](#)

[financial stability, and increase social isolation](#). Once enrolled in Medicare, formerly uninsured older adults report [more hospitalizations and medical expenditures](#) than formerly insured Medicare enrollees, increasing costs to the Medicare program.

### **Limiting Cost-Sharing Assistance for Low-Income Medicare Beneficiaries**

The proposed legislation would also reduce access to the Medicare Savings Program cost-sharing assistance that makes it affordable for nearly 1.4 million adults over age 65 and people with disabilities to see the doctor and meet basic health care needs. CBO, [Estimates for Medicaid Policy Options and State Responses](#), May 7, 2025. Medicare enrollees no longer receiving cost-sharing assistance would face increased out-of-pocket costs, which will cause delays in treatment and resort to more costly care settings such as hospital emergency departments.

### **Access To Food Is Essential to Keeping Older Adults Healthy**

We are concerned that the House-passed reconciliation bill will cause large numbers of older adults to lose Supplemental Nutrition Assistance Program (SNAP) benefits, thereby dramatically reducing economic resources that families need to purchase groceries. Roughly [11 million low-income adults](#) age 50 and older rely on SNAP to stay healthy and make ends meet, yet millions of older adults who qualify for SNAP remain unenrolled. SNAP provides a modest but critical benefit to older adults, about \$6 per day on average, and is linked to [decreased emergency room visits, decreased hospitalizations, and lower costs](#). Proposals to reduce spending on nutrition programs would halt older adults' access to lifesaving food assistance, particularly for those in rural communities and those living alone.

A recent CBO report estimates that the reconciliation bill's expansion of work requirements alone would reduce participation in SNAP by roughly 3.2 million people in an average month over the 2025-2034 period. CBO, [Potential Effects on the Supplemental Nutrition Assistance Program of Reconciliation Recommendations Pursuant to H. Con. Res. 14, as Ordered Reported by the House Committee on Agriculture on May 12, 2025](#). These changes to SNAP will push even more vulnerable individuals out of the program, exacerbating food insecurity, increasing the cost of care, and worsening the health conditions that older adults already face.

### **Direct Cuts to Medicare Benefits**

The proposed legislation takes direct aim at Medicare through a number of provisions. As mentioned above, it cuts cost-sharing assistance that will make it unaffordable for nearly 1.4 million older adults to see the doctor or meet their basic needs. As a result of the bill, the CBO estimates that Medicare enrollees will avoid

\$11 billion worth of care due to cost. CBO, [Estimates for Medicaid Policy Options and State Responses](#), May 7, 2025. It takes Medicare coverage from lawfully present older immigrants who have work - often as home care aides - and paid taxes in the United States for decades. The House-passed bill would also trigger statutory PAYGO provisions that could result in an automatic 4% reduction to most Medicare spending, including payments to hospitals, physicians and health care providers, Medicare Advantage plans, and stand-alone prescription drug plans. Provider cuts will mean reduced access to Medicare's benefits.

## **Conclusion**

Older adults have sacrificed through a lifetime of hard work and look to their leaders in Congress to ensure that essential programs like Medicaid and SNAP are available to them. There is a growing crisis of homelessness and hardship among older adults, underpinning the need to strengthen, rather than undermine, federal lifelines. We urge you to stand with older adults and reject the reconciliation bill, because it will harm millions of older adults.

Should you have any questions or need information about the harmful impact of these cuts, LCAO and its member organizations are available to provide resources.

Sincerely,

A handwritten signature in black ink that reads "Max Richtman". The signature is fluid and cursive, with the first letters of "Max" and "Richtman" being capitalized and prominent.

Max Richtman  
Chair  
Leadership Council of Aging Organizations