

Urgent Needs of Low-Income Older Adults During COVID-19 Crisis

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Because older adults and people with underlying and chronic health conditions are most at risk from both the virus and the range of harms caused by isolation during strict physical distancing, Congress must take additional urgent action to protect their lives and well-being. In particular, Congress must pay extraordinary attention to older adults who were already living in poverty and experiencing health disparities due to historical and present-day discrimination. Their intersecting health and economic disparities mean they are most at risk of dying, whether it be from COVID-19 itself or not being able to get or afford other necessary healthcare, nutrition, and housing.

Below are Justice in Aging's recommendations for additional policies Congress must enact as soon as possible to address the growing needs of low-income older adults, most especially older adults of color, in this crisis.

Center Racial Equity

Make racial equity an affirmative goal of all recovery programs.

Because people of color are contracting and dying from COVID-19 at disproportionate rates, experience severe economic and health disparities due to historic and present-day racial discrimination, and are on the front-lines of fighting this epidemic, Congress must adopt a process that will set racial equity as an affirmative goal in all recovery programs and assess the impact of recovery efforts and relief funds on racial equity. Congress must explicitly target relief efforts and policies to support recovery for those most harshly impacted, including correcting the systems that produced racial disparities.

Ensure that the most impacted communities have a meaningful voice at the table.

Communities that have been most marginalized and excluded from justice, including older adults of color, must inform our understanding of the crisis, shape our interventions, and build our evaluations.

Start collecting robust, intersectional data now.

Data on who is most impacted by COVID-19 and its economic harms is essential to an effective response. Data collection—and resulting policy solutions—must recognize that the virus attacks the whole person. Therefore, this data must be intersectional (including age, race, gender, gender identity, disability, primary language) and track how relief funds are spent to ensure transparency and accountability.

Economic Security

Expand access to stimulus/recovery payments.

Expand eligibility for the CARES Act Economic Impact Payments (and any future stimulus payments) to taxpayers who file taxes using an ITIN, as well as dependents age 17 and older. Ensure that all SSI and VA benefits recipients, including those with dependents, can automatically receive CARES Act payments and any future stimulus payments without delay and without having to file any forms.

Increase SSI.

Over 7 million older adults and people with disabilities who have the lowest income and are living on just \$783 a month need more than a one-time rebate. Congress should act to increase the SSI benefit from its current level below the federal poverty line to 200% of the federal poverty level. Congress should also enact the [SSI Restoration Act](#) (H.R. 4280/S. 2753) that would immediately boost income for SSI recipients by increasing income disregards, eliminating in-kind support and maintenance deductions, and eliminating the marriage penalty.

Suspend or raise asset limits for means tested programs.

During this public health crisis, older adults should not have to struggle to pay for basic necessities, or worry that \$100 too much in the bank could complicate their eligibility. Congress should act to eliminate or raise asset limits for older adults and people with disabilities enrolled in SSI, Medicaid, Medicare Savings Programs, Medicare Low-Income Subsidy, SNAP, and other means tested programs.

Extend paid leave to all family caregivers.

Many older adults and people with disabilities of all ages will no longer have access to their normal source of care through adult day programs or limited availability of home care workers. This means family caregivers are required to provide more care to their loved ones and take time from their paid jobs. Congress should enact legislation to ensure paid leave is extended to family caregivers of adults by enacting the [PAID Leave Act](#) (S. 3513).

Medicare and Medicaid

Increase the FMAP.

Medicaid and state governments must have the resources they need to ensure they can care for low-income older adults and people with disabilities who are at most risk of serious illness. Congress should therefore increase the FMAP beyond the 6.2 percent authorized in the Families First bill to 12 percent [as requested](#) by the National Governors Association. Congress should require that HHS extend any FMAP bump to the 1915(k) Community First Choice Program. In addition, Congress should authorize 100% FMAP to states that expand eligibility for their Medicare Savings Programs.

Expand enrollment periods.

The ability for people to enroll in Medicare has been severely impeded. Medicare enrollment periods should be extended until October 15, 2020, or three months after the end of a federal or state emergency declaration with respect to COVID-19, whichever is later. During the emergency, Medicare coverage should also become effective immediately after enrollment for new enrollees or, at the enrollee's option, retroactive to the date the individual was first eligible. A national special open enrollment period (SEP) is also needed to allow those without insurance or who are in non-ACA compliant plans to enroll in coverage in the marketplaces.

Suspend Medicare premiums.

To make health care more affordable during this emergency, Congress should suspend Medicare premiums for all enrollees with income below 200% FPL (\$25,520).

Expand access to HCBS and Medicare Savings Programs.

Congress should pass the [Corona Virus Relief for Seniors and People with Disabilities Act \(S. 3544\)](#), which would provide grants to states to increase their Home and Community-Based Services (HCBS) to ensure older adults can receive the services they need in their homes and communities rather than nursing facilities, and auto-enroll all low-income Medicare beneficiaries into Medicare Savings Programs. In addition, Congress should expand eligibility for the Qualified Medicare Beneficiary program to 150% of the federal poverty level to eliminate cost barriers to care and treatment for low-income older adults and people with disabilities.

Make HCBS extensions permanent.

Congress should make Money Follows the Person and HCBS spousal impoverishment protections permanent. The uncertainty of their continuation past November 30, 2020, makes it difficult for states to administer and operationalize these important programs and protections, particularly during a crisis.

Ensure interpretation services are available for telehealth.

Congress should require Medicare providers to provide telehealth interpretation services for patients. While professional interpretation services are always important for quality care, this is even more vital for telehealth as people with limited English proficiency may not be able to rely on family or other supports to help them understand information.

Support SHIP counselors & Senior Medicare Patrol.

Congress should provide additional funding and support to enable SHIP counselors and the Senior Medicare Patrol to provide assistance remotely from their own homes.

Additional Supports

Strengthen communication in nursing facilities and other licensed congregate settings.

With visitation restrictions in place, required facilitation of communication between residents and ombudsman programs are needed to ensure residents have access to information and an advocate, in the absence of in-person conversations. Funding such as the [ACCESS Act \(S. 3517\)](#) is also needed to facilitate residents' communication with family and friends, including phones, tablets, and other mobile devices, along with adequate wi-fi capacity inside the setting.

Increase access to food assistance.

Congress should increase the maximum SNAP benefit levels by a minimum of 15 percent to ensure older adults and their families have access to food during this period.

Increased funding for legal services and elder abuse & scam prevention.

Provide increased funding for Older Americans Act Title III B funding to combat the heightened risk for elder abuse and neglect and provide other targeted legal assistance to older adults. Congress should also pass the Stop Senior Scams Act (S.149) and other measures to mitigate the number of scams and spreading of misinformation.