

How the ACA is Helping the Older Adults Most Impacted by the COVID-19 Pandemic

Older adults are [most at risk of serious illness](#) and [death](#) from COVID-19. And, because of systemic racism in all aspects of their lives, older adults of color are becoming sick and dying at much higher rates than their representation in the population. The Affordable Care Act (ACA) is a lifeline during this pandemic. It ensures that more older adults have health insurance coverage, expands access to home and community-based services (HCBS), and prevents discrimination based on age and disability.

The ACA Expands Access to Life-Saving Health Care for Older Adults

- [Over 14 million people gained access to Medicaid under the ACA's expansion](#), including adults under age 65 who previously were ineligible. These individuals immediately had access to COVID-19 testing and healthcare, and many more who lost their jobs and income during the pandemic have newly qualified for expanded Medicaid.
- Thanks to Medicaid expansion, more older adults have received diagnoses and had access to treatment. Before COVID-19, [Medicaid expansion had saved the lives of over 19,000 older adults ages 55 to 64](#).
- The ACA launched several initiatives to [improve care and outcomes for low-income older adults who are dually eligible for Medicare and Medicaid](#), including protections against improper billing for Medicare-covered services, which includes COVID-19 care and treatment.
- The ACA also makes coverage more accessible for older adults who are not eligible for Medicare or Medicaid by prohibiting discrimination based on preexisting conditions, limiting how much more insurers can charge based on age, and providing premium tax credits and cost-sharing reductions to make Marketplace coverage more affordable.
 - [Over 80% of people](#) ages 55 to 64 have preexisting conditions, and, thanks to the ACA, insurance companies cannot discriminate against them based on those conditions. Without this protection, [four out of ten adults ages 50 to 64 could be denied health coverage because of a preexisting condition](#). This protection also means insurance companies cannot terminate coverage for older adults who contract COVID-19.
 - In 2017, the ACA's premium tax credits helped [over 3 million adults](#) ages 50 to 64 purchase health insurance.

The ACA Helps Older Adults Stay in Their Homes

[Nearly all older adults report](#) that they wish to remain at home as long as possible. This is even more important during the COVID-19 pandemic as nursing facilities become dangerous epicenters.

- The ACA created the Community First Choice Option, providing personal care aide services to [over 353,000 individuals, enabling them to live at home](#).
- Under the ACA, at least [16 states](#) have expanded financial eligibility and scope of services for their Section 1915(i) HCBS waiver programs to residents in targeted populations.
- The ACA reauthorized the Money Follows the Person demonstration program, which has helped almost [90,000 seniors and people with disabilities](#) voluntarily move out of institutions and back into their communities.
- The ACA made it possible for an individual who needs a nursing home level of care to qualify for Medicaid HCBS while allowing their spouse to retain a modest amount of income and resources, so that married couples have the same [financial protections](#) whether care is provided in a facility or in the community.
- Thanks to these initiatives, states now spend an average of 57% of their Medicaid long-term care dollars on HCBS, compared to 48% before the ACA.

The ACA Will Help Older Adults Access An Eventual COVID-19 Vaccine

- The ACA eliminated beneficiary cost sharing for Medicare preventive services, including vaccines. If a COVID-19 vaccine becomes available, [Medicare beneficiaries will be able to get it without cost-sharing](#).
- The ACA ensures that health insurance on the individual and small group market covers essential health benefits, which includes preventative services such as vaccines, without cost-sharing.

The ACA Protects Older Adults From Discrimination In Health Care—A Crucial Issue During the COVID-19 Pandemic

- The ACA's Section 1557 protects people from discrimination in health programs or activities based on race, color, national origin (including language ability), age, sex, and disability, and gives individuals a new avenue to enforce their rights by filing a complaint with the U.S. Department of Health Human Services Office for Civil Rights (HHS OCR).
- HHS OCR has enforced these protections to prohibit discrimination against older adults and people with disabilities during the COVID-19 pandemic, and [reminded states and providers](#) developing crisis care rationing standards that Section 1557 prohibits denying medical care “on the basis of stereotypes, assessments of quality of life, or judgments about a person’s relative ‘worth’ based on the presence or absence of disabilities or age.”