



FACT SHEET

Why Older Adults Need Bold Investment in Medicaid Home- and Community-Based Services

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Medicaid home- and community-based services (HCBS) are a lifeline for millions of older adults with disabilities.

As we age, most of us will need assistance with daily activities to help us remain living at home and connected to our communities. [Medicaid is the main source of coverage for HCBS](#), but it has been **underfunded for decades and does not have the capacity to serve everyone who needs it.**

Nationwide, more than 800,000 people are on waiting lists for HCBS, and countless others are struggling to fill in the gaps in our HCBS infrastructure.

- The need for HCBS is growing as the older adult population grows, and is **greatest among older adults with the least income**. Right now, [about 30% of low-income people age 65 and older who need long-term services and supports \(LTSS\) have unmet needs](#).

Older adults often rely on family to help with daily activities, but many have no choice but to enter a nursing facility to get the assistance they need.

- States are **not required to cover HCBS** for everyone who qualifies; unlike nursing facilities, which states must cover.
- Access to HCBS also depends on where you live and how much your state has already invested in community-based care. [Half of states spend twice as much on institutional-based care as on HCBS for older adults](#).
- People with Alzheimer's and other dementias are the least likely to receive HCBS—at age 80, 75% of people with dementia live in a nursing home compared to 4% of the general population.

These gaps in the HCBS infrastructure disproportionately burden people of color and LGBTQ older adults.

- **Due to structural inequities, nursing home residency is growing among Black older adults even though it is declining among white older adults.** In addition, higher rates of dementia among Black and Hispanic older adults and lack of investment in HCBS for this population contributes to higher rates of institutionalization.
- **LGBTQ older adults are more likely to live alone and experience poverty,** meaning they have fewer resources to bridge a gap while waiting for Medicaid HCBS.

The Better Care Better Jobs Act would invest billions in Medicaid HCBS to strengthen the care infrastructure so that people can get the supports they need to age at home where they want to be.

The Better Care Better Jobs Act would:

- Expand access to personal care services, which would reduce unmet HCBS needs for older adults from low-income households who don't have available family support and reduce the likelihood of nursing facility entry;
- Increase financial eligibility limits, enabling **3.2 million additional people to access HCBS;**
- Create **500,000 new jobs** for direct care workers; and
- Enable millions of family caregivers to return to or secure new jobs.

This investment would be transformative, expanding access to quality HCBS and supporting the essential workers who provide those services. It is necessary to build a system where every person with a disability, regardless of age, race or where they live, has the choice to live at home and receive services in the community.

[Get our primer](#) to see how your state is doing on HCBS for older adults.