

Medicaid Work Requirements: Red Tape That Would Cut Health Coverage for Older Adults

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Republicans in Congress are renewing efforts to require adults to meet “community engagement requirements”—which are work requirements—as condition of receiving Medicaid. While some older adults would be exempt based on their age, those age 55 and younger, people with disabilities, and family caregivers would be forced to navigate burdensome exemption and reporting requirements to stay eligible.

We’ve seen this plan before and we know the result: [people will lose Medicaid as they did in states that temporarily put Medicaid work requirements in place](#) during the Trump Administration. Though most people targeted by work requirements *should* remain eligible, the red tape alone will take away coverage from people who are already working full or part time, older adults who are retired or have difficulty finding work, people with disabilities, and [family caregivers](#).

Work requirements would take away Medicaid from older adults with disabilities and chronic health conditions

Older adults have higher rates of disability and greater health care needs and therefore may not be able to work, especially without access to health care.

- [3 out of 4 adults ages 45 to 54 have pre-existing conditions](#)
- [Nearly 7 out of 10 adults ages 45-64 have at least one chronic condition and more than 40% have multiple chronic conditions](#)
- [Half of adults ages 50-64 who rely on Medicaid have a disability](#). More than half of these older adults do not receive SSI, and even those who do receive SSI would not be automatically exempt from work requirements.

Older adults also have a harder time finding work. Many experience [age discrimination](#) and [increasing difficulties finding work after the COVID-19 pandemic](#). Among adult Medicaid enrollees not receiving SSI or Medicare, [53% of those ages 46 to 64 were working](#) compared to nearly 60% of 19 to 25 year-olds and 67% of 26 to 45 year-olds.

Work requirements would take away Medicaid from family caregivers

Older adults in their 50s often take care of their parents, children, and grandchildren, and spouses or friends. Many are “sandwich generation” caregivers—caring for both children and older adults at the same time. Family caregivers of all ages are often key to enabling older adults to remain at home instead of moving to a nursing facility.

- [More than 1 in 3 family caregivers are between the ages of 50 and 64](#) and have limited time to do other work or may not be able to find a job that accommodates their caregiving duties.
- Nearly [1 in 4 family caregivers report that caregiving has worsened their own health](#).
- Family caregivers are more likely to be low-income, women, and people of color and less likely to have access to health insurance through a job or a spouse.
- Over half of [women caregivers](#) with incomes of \$35,000 or less [spend more than 20 hours per week providing care](#). A third decrease their work hours, more than 20% take leaves of absence, and almost 15% retire early. Over half have a chronic condition of their own.

Work requirements would add to the burden of care

Example: Impact on a Family Caregiver

Lisa, age 54, spends at least 50 hours a week taking care of her husband who is in stage four kidney failure and has suffered multiple strokes. Both Lisa and her husband rely on Medicaid. Lisa used to work full time as a florist while balancing other jobs to make ends meet, but keeping a job is impossible now that she is her husband’s sole caregiver. Without Lisa, her husband likely would be forced to go into a nursing facility. Caregiving is difficult, round-the-clock work, and Lisa is exhausted from being up throughout the night. She can’t imagine how she could document and report the hours she spends caring for her husband. Yet, if Medicaid required her to work, that’s exactly what she would have to do to keep her coverage.