

Medicaid Provides Vital Services for Elderly and Children

By Wesley E. Wright and Molly Dear Abshire, as published in the Houston Chronicle Senior Living Section on December 15, 2010.

A common misperception of Medicaid is that program beneficiaries are only the indigent and undeserving.

However, the majority of individuals who receive Medicaid benefits are the elderly, children and the developmentally disabled.

These are people lacking a voice in the political process. Suggestions to opt-out from the federal Medicaid program offer little hope for improving the quality of care received by Medicaid recipients and fail to provide alternatives to the Medicaid program.

Long-term care Medicaid goes beyond the payment of nursing home expenses, and less costly "waiver" programs are underfunded. Waiver programs, such as the Community Based Alternatives ("CBA") and the Community Living Assistance and Support Services ("CLASS") programs, provide healthcare and rehabilitative services in the Medicaid recipient's home. These have been touted as more cost effective than nursing home care and, when appropriate, allow the individual to stay at home indefinitely.

However, due to lack of funding and a lack of providers, these waiver programs have waiting lists of up to 10 years. Will this be the future for the elderly and disabled citizens of Texas?

An opt-out of the Medicaid program would impact families of long-term care Medicaid recipients. Often such recipients have elderly spouses who are physically unable to meet their needs. In addition to the physical care-giving demands of the incapacitated spouse, the financial burden of providing care to the incapacitated spouse jeopardizes the "well" spouse's ability to provide the basic necessities of life. With the average cost of nursing home care hovering at \$4,500 per month, most couples quickly deplete their life savings to fund such care, leaving the spouse living outside of the nursing home in a meager existence.

If the Medicaid recipient is unmarried, their adult child, children or other close family members take on the burden of care. These caregivers often have minor children or employment, which make providing adequate care for their incapacitated loved one impossible. Frequently, adult children do not live near their parents and are unable to move closer to provide care.

Placement in a nursing home is sometimes the only option for giving the elderly or disabled individual the care they need.

Therefore, the reality is that without the Medicaid program, vital nursing home care would be unattainable.

As attorneys in a firm specializing in servicing the needs of the elderly and disabled, our office is receiving calls from Medicaid recipients and their families who are concerned at the prospect of losing the Medicaid program's life-saving benefits.

Not only do long-term Medicaid benefits provide nursing home care for the recipient, but they also provide relief to the family who cannot afford nursing home care and is unable to care for the Medicaid recipient at home.