The Disability and Aging Collaborative &



March 7, 2022

The Honorable Jan Schakowsky United States Representative 2367 Rayburn House Office Building Washington, DC 20515

Dear Representative Schakowsky:

The Consortium for Citizens with Disabilities (CCD) is the largest coalition of national organizations working together to advocate for federal public policy that ensures the self-determination, independence, empowerment, integration, and inclusion of children and adults with disabilities in all aspects of society free from racism, ableism, sexism, and xenophobia, as well as LGBTQ+ based discrimination and religious intolerance. The Disability and Aging Collaborative (DAC) is a coalition of approximately 40 national organizations that work together to advance long-term services and supports policy at the federal level. Formed in 2009, the DAC was one of the first coordinated efforts to bring together disability and aging organizations.

The undersigned members of the CCD Long Term Services and Supports (LTSS) Task Force and DAC write to express our strong support for the *Stop Unfair Medicaid Recoveries Act*, H.R. 6698. This long-overdue legislation would prohibit Medicaid estate claims, except in the rare cases where benefits were incorrectly paid.

As you know, federal law currently requires state Medicaid programs to seek repayment of certain Medicaid benefits that are provided to people with disabilities and older adults, even if the state would prefer not to do so. Specifically, states must seek to recover costs of people over age 55 who use LTSS, such as home and community based services or nursing facility services. The claim for repayment is enforced against the heirs of deceased enrollees, often forcing children to sell their parent's family home to cover the lien. These rules can discourage people from enrolling in Medicaid in the first

place and threaten the economic stability of families that are already in financially precarious positions.

Medicaid estate recovery specifically targets people with disabilities, older adults, and their families. While the mandate was originally created to protect "program integrity" and to fund LTSS, it does neither. Because Medicaid-funded LTSS is the only realistic source of LTSS for most people, estate recovery programs do not encourage people to "plan ahead" and avoid using Medicaid—they simply punish the families of those who have or develop a health condition that requires LTSS. Second, estate recovery is a poor source of funding for LTSS programs. Although recovery varies between states, nationally the recouped amount funds only a small fraction of the cost of LTSS.

Instead of furthering legitimate government goals, Medicaid estate claims prevent families from building generational wealth through homeownership, exacerbating existing economic inequities. These rules are especially detrimental to families of color that have lower homeownership rates because of discriminatory lending and housing policies, and the families of people with complex medical needs, who need months or years of nursing care or equivalent home and community-based services (HCBS).

We thank you for your commitment to individuals with disabilities and older adults, and we look forward to working with you to pass this important legislation.

Sincerely,

ADAPT of Texas American Psychological Association Autistic Self Advocacy Network Brain Injury Association of America **Caring Across Generations** Center for Medicare Advocacy Coalition of Texans with Disabilities CommunicationFIRST **Disability Policy Consortium** Disabled in Action of PA and Philly ADAPT Easterseals **Epilepsy Foundation** Ga ADAPT n2n **Gulf Coast ADAPT** Justice in Aging **MassADAPT** Medicare Rights Center National Academy of Elder Law Attorneys National Association for Home Care and Hospice National Association of Councils on Developmental Disabilities National Association of State Head Injury Administrators The National Consumer Voice for Quality Long-Term Care

National Council on Independent Living
National Disability Rights Network (NDRN)
National Down Syndrome Congress
National Health Law Program
National Multiple Sclerosis Society
National PACE Association
National Respite Coalition
Paralyzed Veterans of America
Personal Attendant Coalition of Texas
Special Needs Alliance
Summit Independent Living, Missoula MT
The Arc of the United States
Well Spouse Association