



How Will Health Policy Changes Impact Older Adults?

A State of Aging in Central Indiana Report Webinar



The Central Indiana Senior Fund is partnering with The Polis Center on the State of Aging in Central Indiana Report to achieve their vision of providing reliable, up-to-date information about trends and emerging issues related to the older adult population.

The Central Indiana Senior Fund is a fund of the Central Indiana Community Foundation.

State of Aging Website

<https://centralindiana.stateofaging.org/>



Aging Services Providers



Funders



Other Decision Makers



Presenters

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Shrinking the Safety Net

Robin Elmerick
Sr. Director of Effective Philanthropy
Central Indiana Community Foundation



Shrinking the Safety Net at the Federal Level

- **Cuts to Social Security Administration (SSA) - *In Implementation***

More than 7,000 staff cuts and six regional office closures announced; redesignation of some federal workers as "at will" employees without civil service protections

- **Cuts to Supplemental Nutrition Assistance Program (SNAP) - *Proposed***

Proposed changes have included: 1) reduction of benefit amounts, 2) stricter work requirements, including moving upper age limit for work requirements from 54 to 64 years, 3) tightened eligibility rules, and 4) cost-shifting to states

- **Cuts to Dept of Housing and Urban Development (HUD) Funding – *Proposed***

Funding and staffing cuts have been proposed. There are ongoing delays and uncertainty regarding previously announced awards to employ service coordinators at affordable housing communities and funding to build and operate housing for extremely low-income older adults

- **Cuts and Refocusing of Consumer Financial Protection Bureau (CFPB) - *Under legal challenge***

Proposed staff reductions of up to 90%, restructuring, and shifts in regulatory priorities

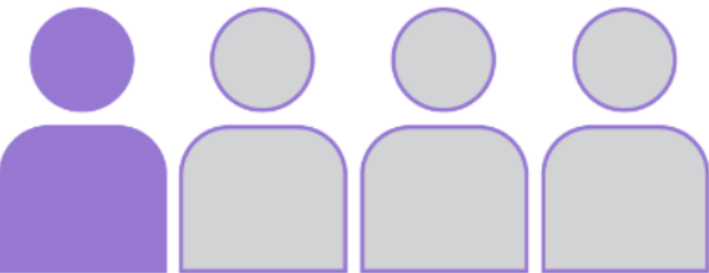




Older Adult Population

In 2025 estimates, older adults (55+) total

537,000
in Central Indiana.



That's **27%** of the population.

Data Source: US Census, ACS PUMS 2023

Older adult population (65+) is projected to grow

5x faster
than the population under 65



Older adults (65+) are expected to grow 13.6% from 2025 to 2030.

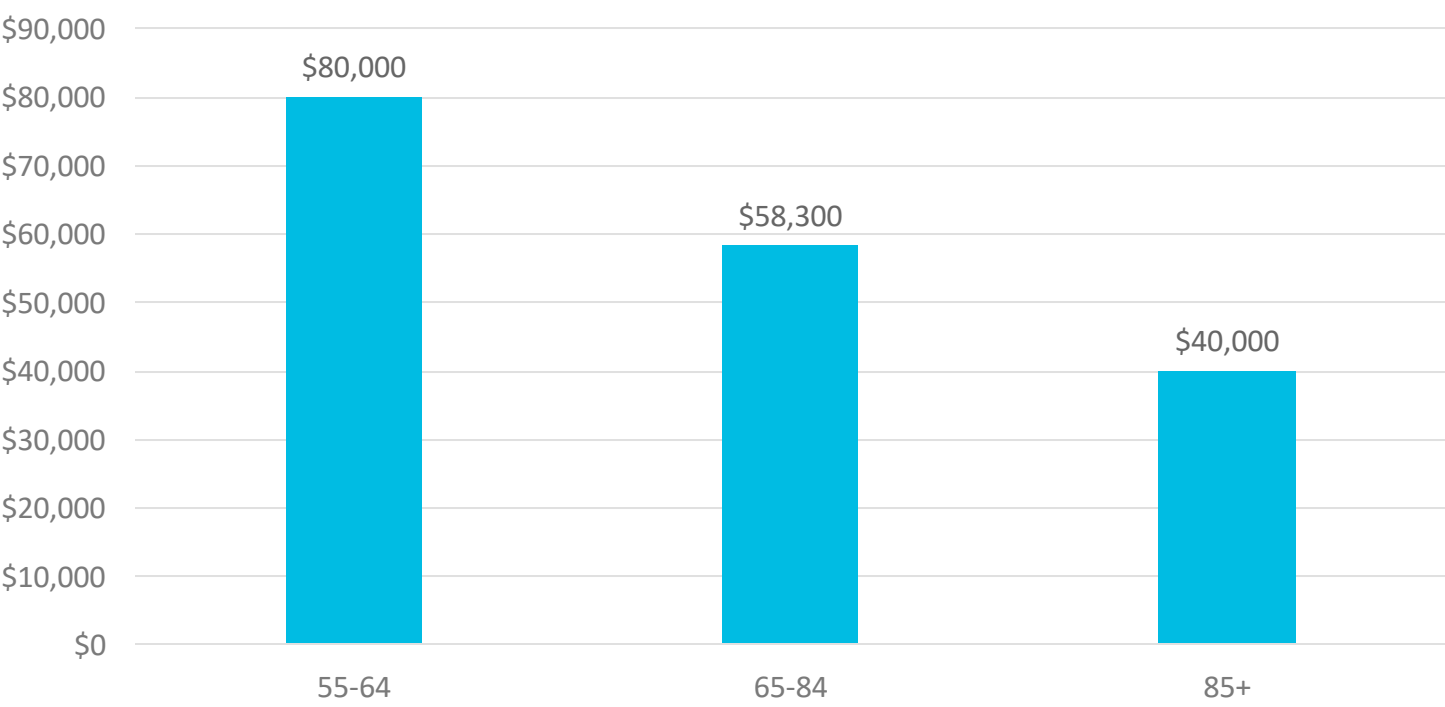
Data Source: Indiana Business Research Center



Income Falls As Adults Get Older

Median Household Income

By Age of Householder, Central Indiana, 2023

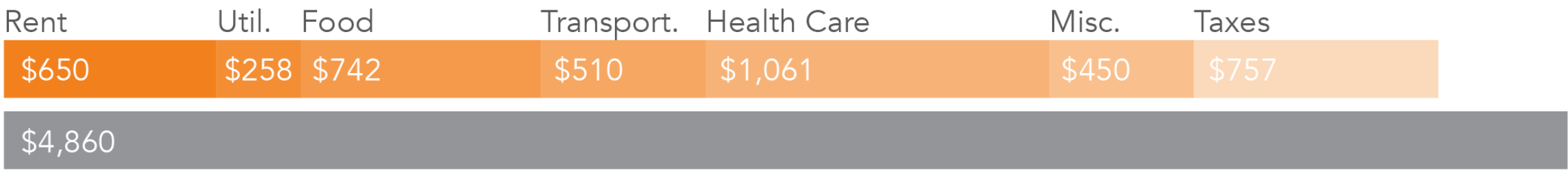


Data Source: US Census, ACS PUMS 2023



For Central Indiana's Older Adults, Budgets are Already Constrained

Comparing median monthly income to the survival budget for two older adults (aged 65-84) reveals there is little room for increased costs if Medicaid, SNAP, or Section 202 are cut.



Median monthly household income (age 65-84)

Data Sources: United for ALICE, 2022; ACS PUMS 5-year averages, 2023



Populations Impacted by Safety Net Cuts

The following slides will highlight populations that would be impacted by the noted policy changes to the:

- **Social Security Administration**
- **Supplemental Nutrition Assistance Program**
- **Department of Housing and Urban Development**
- **Consumer Financial Protection Bureau**



Social Security Recipients

Social Security is the largest source of income for the 65+ population. Cuts to Social Security Administration staff and services could impact the timely receipt of benefits and allow some older adults to fall into poverty.

Source of income for older adults in Central Indiana, by age group⁸

Age 65-84



Age 85+



25%

of older adults in Central Indiana (age 65+) rely completely on Social Security as their only source of income.⁸

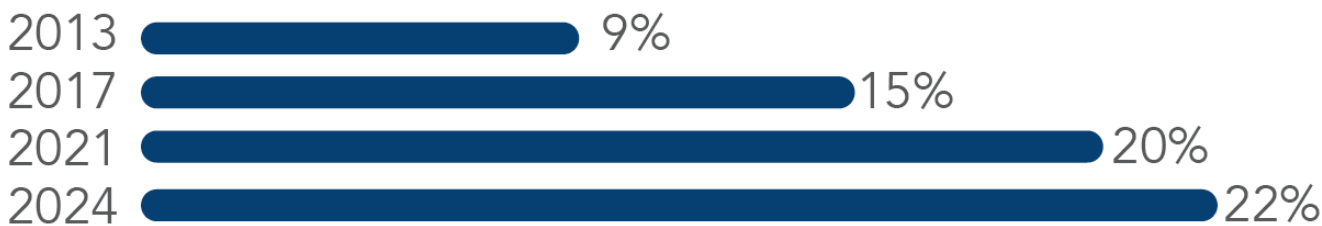
Source: Census, ACS PUMS 2023



Usage of Supplemental Nutritional Assistance Program

610.000+

A growing number of older adults in Central Indiana report having enough to eat is a problem



Source: CASOA 2024

38%

of those helped are in families with members who are older adults or disabled.

Source: CBPP, 2024



Victims of Fraud and Growing Concerns About Fraud

Fraud is a large and growing concern among older adults.

24%

of older adults in Indiana and Central Indiana report a problem with being a victim of fraud, up 11 points since 2013.

Source: CASOA 2024

4.3

out of every 1,000 older adults in Central Indiana were victims of fraud in 2022.

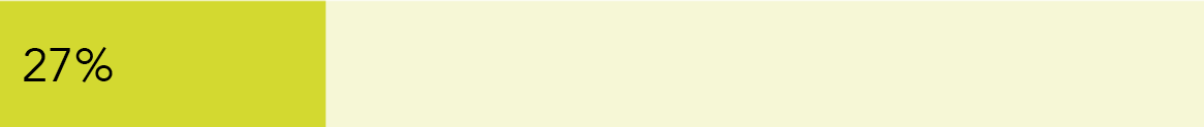
Source: FBI, 2022



Need for Affordable Housing

More than one-in-four older adults are burdened by housing costs

Percent of Central Indiana adults age 55+ paying more than 30% of income toward housing



27%

Data Source: ACS PUMS 2023

17,702

units across Indiana are funded by HUD's Section 202 program

Data Source: HUD, 2025

1-in-4

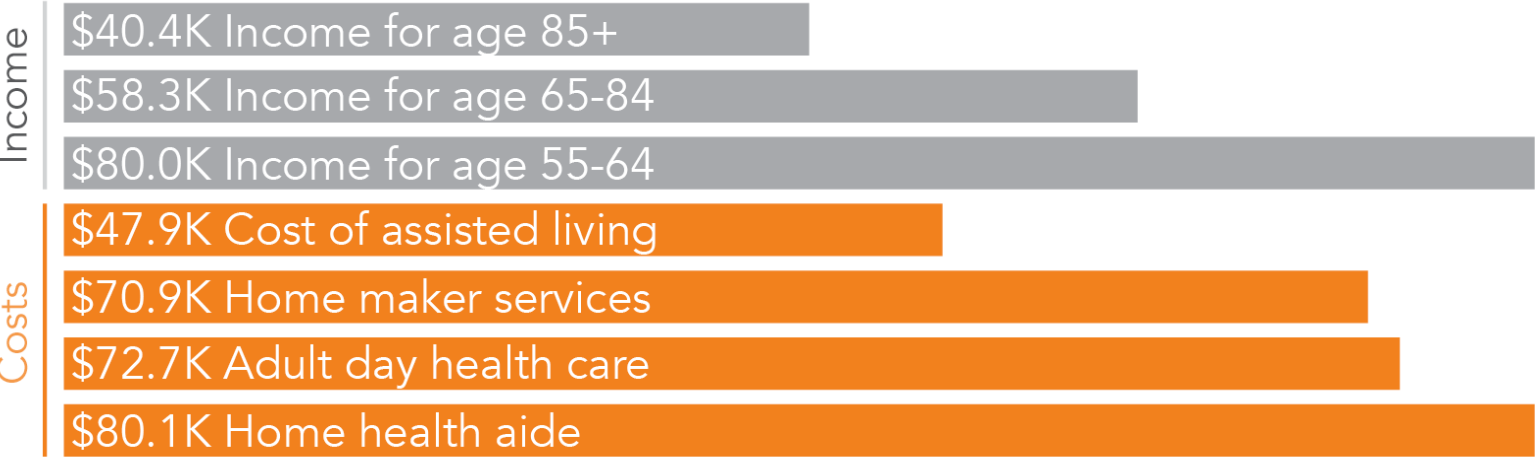
people experiencing homelessness are age 55 or older, a total of 421 people.

Data Source: Coalition For Homelessness Intervention & Prevention Indianapolis Point-in-Time Count, 2024



Long-Term Care Costs

The average annual cost of long-term care in Central Indiana meets or exceeds older adults' median income.



Assisted living costs

119%

of the median income for a household age 85 or older in Central Indiana.

Source: Genworth Cost of Care Survey 2023, ACS PUMS 2023



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Impacts of Health Policy Changes:

How Health Insurance Reform and Medicaid Cuts Affect Older Adults



Aparna Soni, PhD
Fairbanks School of Public Health
Indiana University Indianapolis



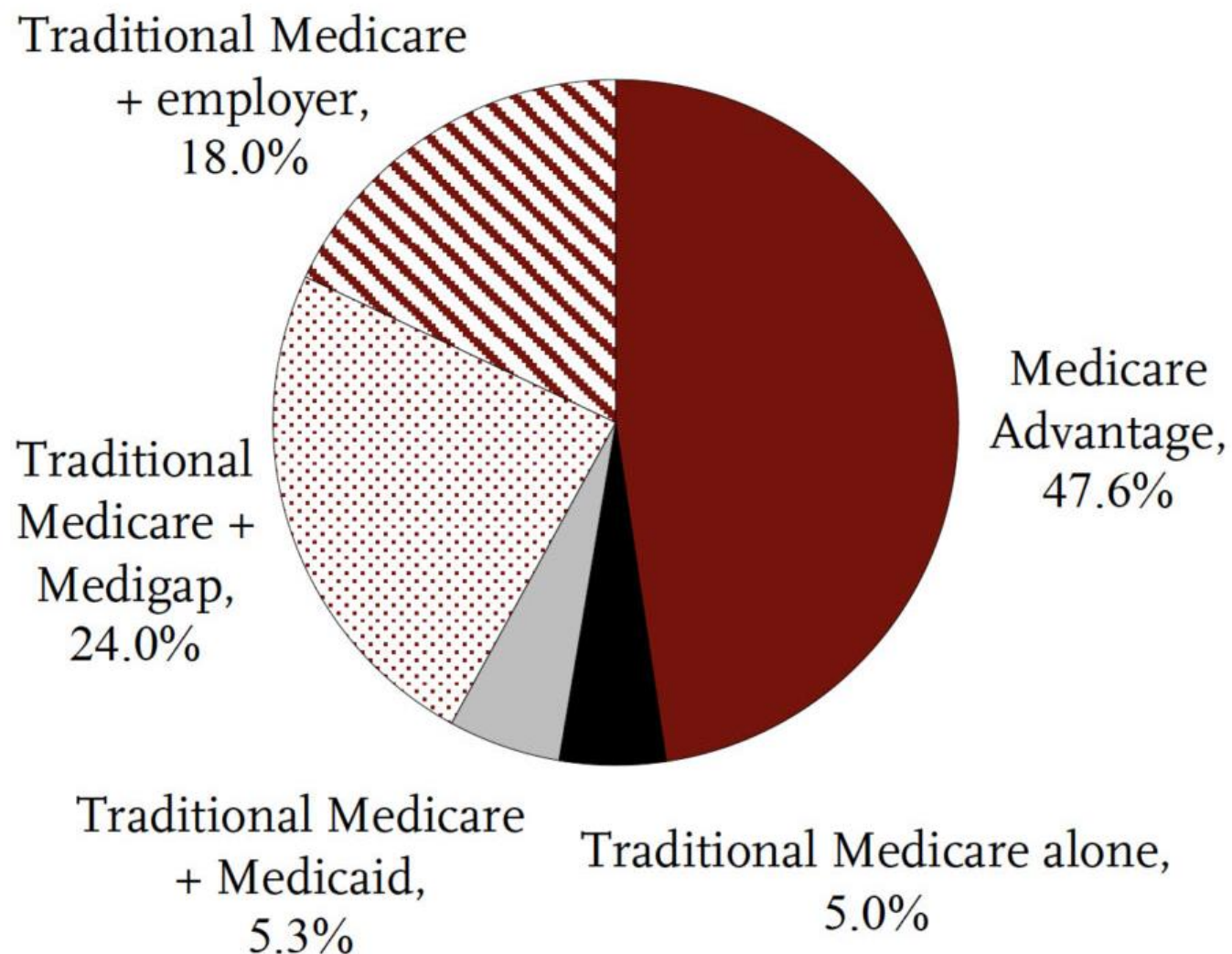


Medicare and Medicaid are primary sources of health insurance for older Americans.

7.2 million Americans over 65 are enrolled in Medicaid

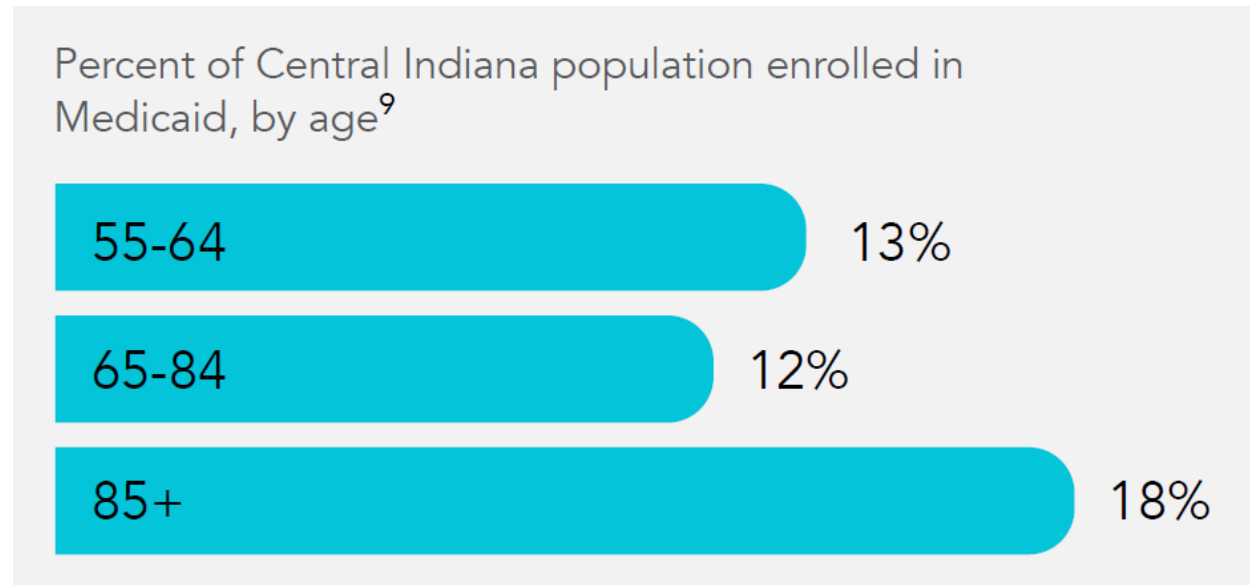
11 million Americans aged 50 to 64 have Medicaid

Sources of health insurance for elderly Americans



Medicaid Enrollment Among Older Hoosiers

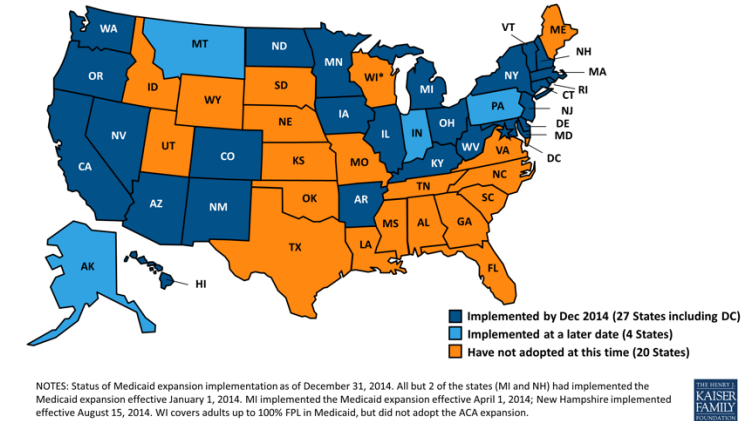
- 1 in 8 older adults in Indiana uses Medicaid for healthcare and long-term care use



What does the peer-reviewed literature say about the impact of expanding Medicaid?

- Increases access to care (Baicker & Finkelstein, 2011, NEJM)
- Increases preventive care utilization (Simon et al., 2016, JPAM)
- Increases early diagnosis of cancer (Soni et al., 2018, AJP)
- Reduces cardiovascular mortality for some age groups (Miller et al., 2021, QJE)
- Improves some health behaviors (Soni, 2020, Health Economics)
- Increases access to treatment for SUDs (Wen et al., 2020, JAMA IM; Meinhofer & Witman, 2018, JHE)
- Reduces crime (He & Barkowski, 2020, Health Economics)
- Little impact on labor market outcomes (Gooptu et al., 2016, Health Affairs; Baicker et al., 2014, AER)
- Reduces child neglect and foster care admissions (Beland et al., 2021, Health Economics)
- Multi generational health benefits (East et al., 2021, NBER)

Twenty-seven states had the Medicaid expansion in place as of December 2014.



Honing in on the impact of Medicaid for older adults

- Medicaid funds nearly half of long-term care
- Welcome mat effect: Medicaid expansion increased Medicaid participation among low-income elderly adults by 4.4% (McInerney et al, 2020)
 - Higher for those with chronic conditions (Tipirneni et al, 2022)
- Increased office visits for those with chronic conditions, not for those without chronic conditions (McInerney et al, 2022; Mellor et al, 2023)
- Affordable Care Act lowered costs, medication use, hospitalizations, and functional limitations among those over 65 (Tipirneni et al, 2025)
- Expanding Medicaid for working-age adults does NOT restrict provider capacity for existing Medicare beneficiaries (Carey et al, 2020)

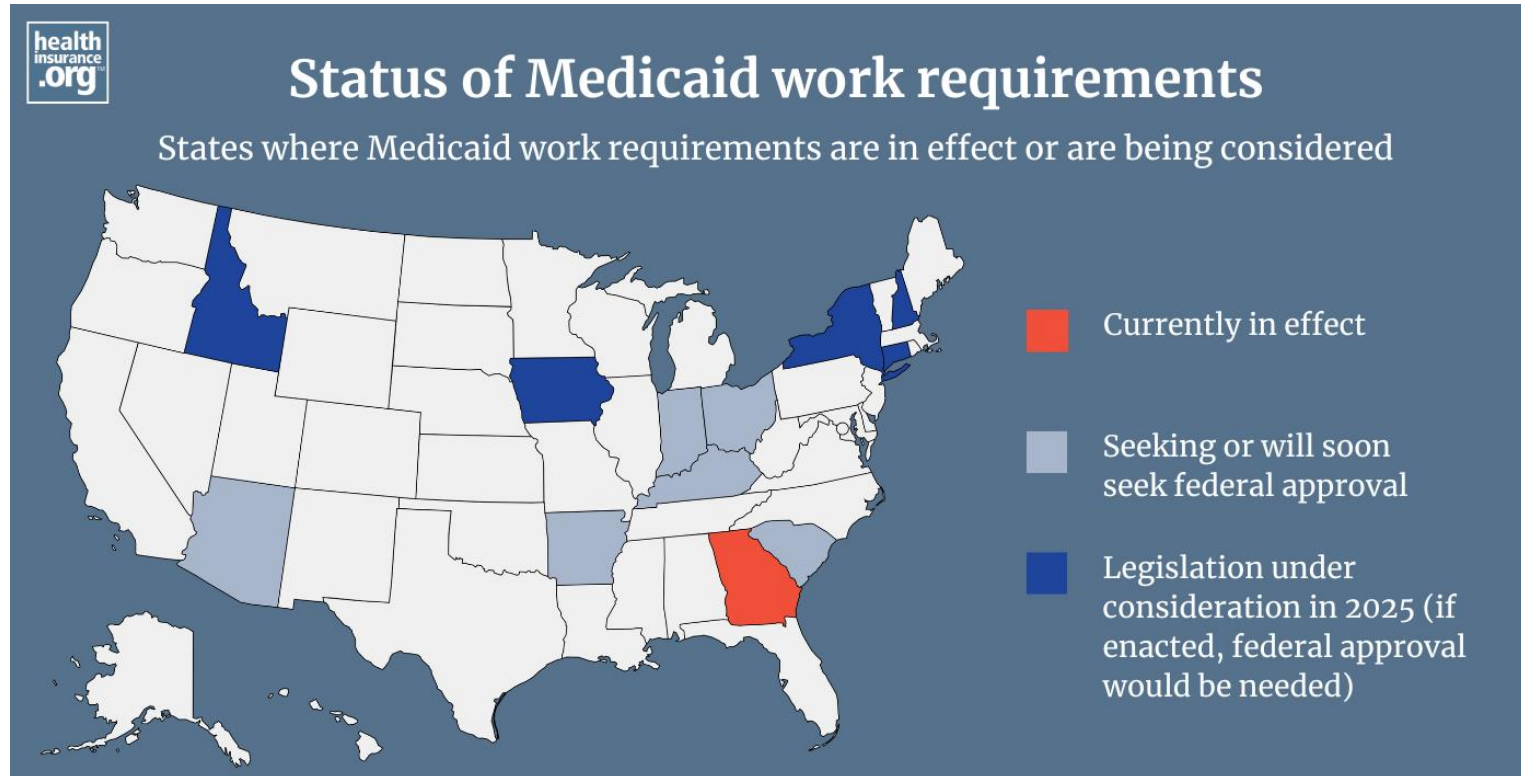


Proposed policy changes that will impact older Hoosiers

- National
 - 16% funding cut to Medicaid (proposed)
 - Dissolve Administration for Community Living (proposed)
- Indiana
 - Trickle down effect of federal Medicaid cuts (potential)
 - Medicaid work requirements (approved)
 - Cuts to public health funding (enacted)
 - Cuts to CHOICE program budget (enacted)



Status of Medicaid work requirements



- Approved by Indiana House last month
- Targets Healthy Indiana Plan enrollees (aged 19-64)



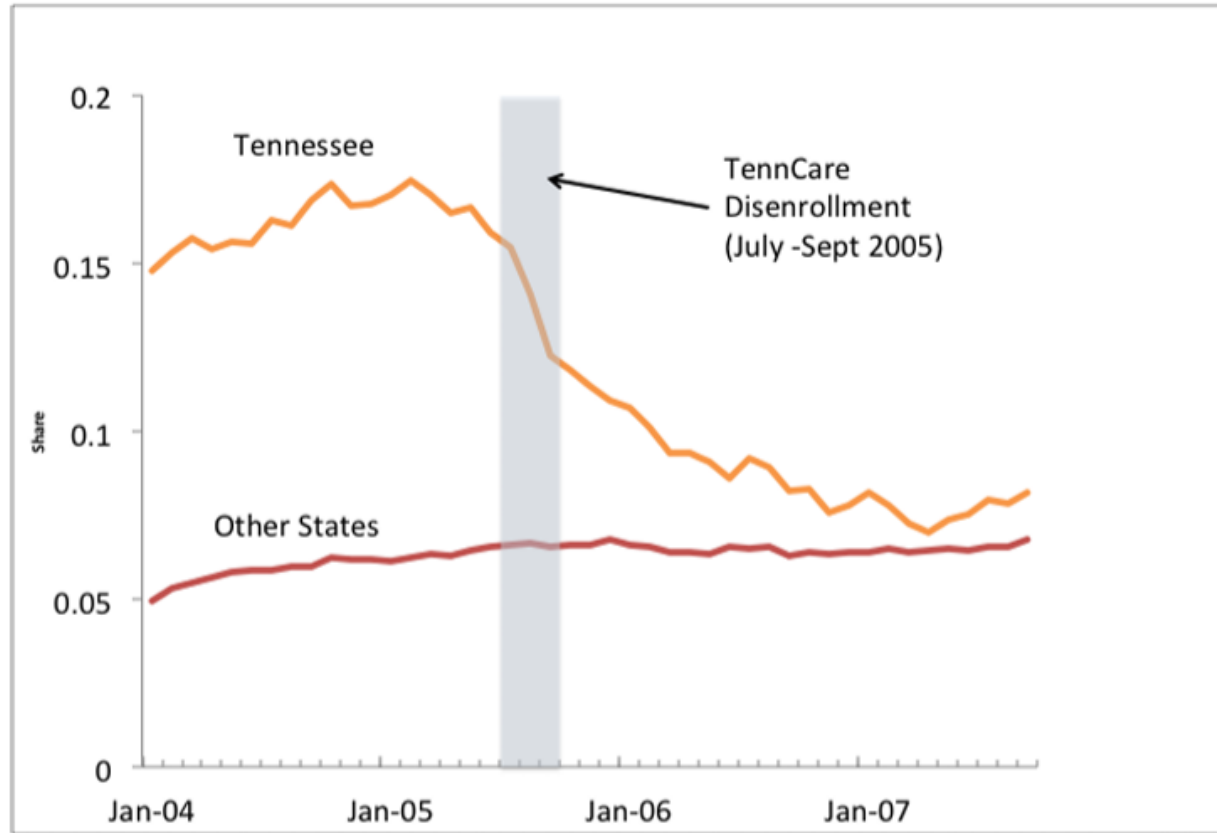
What does the peer-reviewed literature say about Medicaid work requirements?

- Arkansas implemented work requirements in 2018
 - Later repealed
- 18,000 people lost Medicaid, many illegitimately (Sommers et al, 2020)
 - 33% were unaware of the new requirement
 - 56% delayed care due to cost; 64% delayed medication due to cost
 - Did not increase employment
- Most people on Medicaid already meet the work requirement criteria (Soni et al, 2020)



What does the peer-reviewed literature say about the impact of Medicaid disenrollment?

Share of Childless Adults with Medicaid Coverage, Tennessee and Other Southern States



Source: 2004 Panel of the Survey of Income and Program Participation.



In Tennessee, Medicaid disenrollment increased uninsured ED visits...

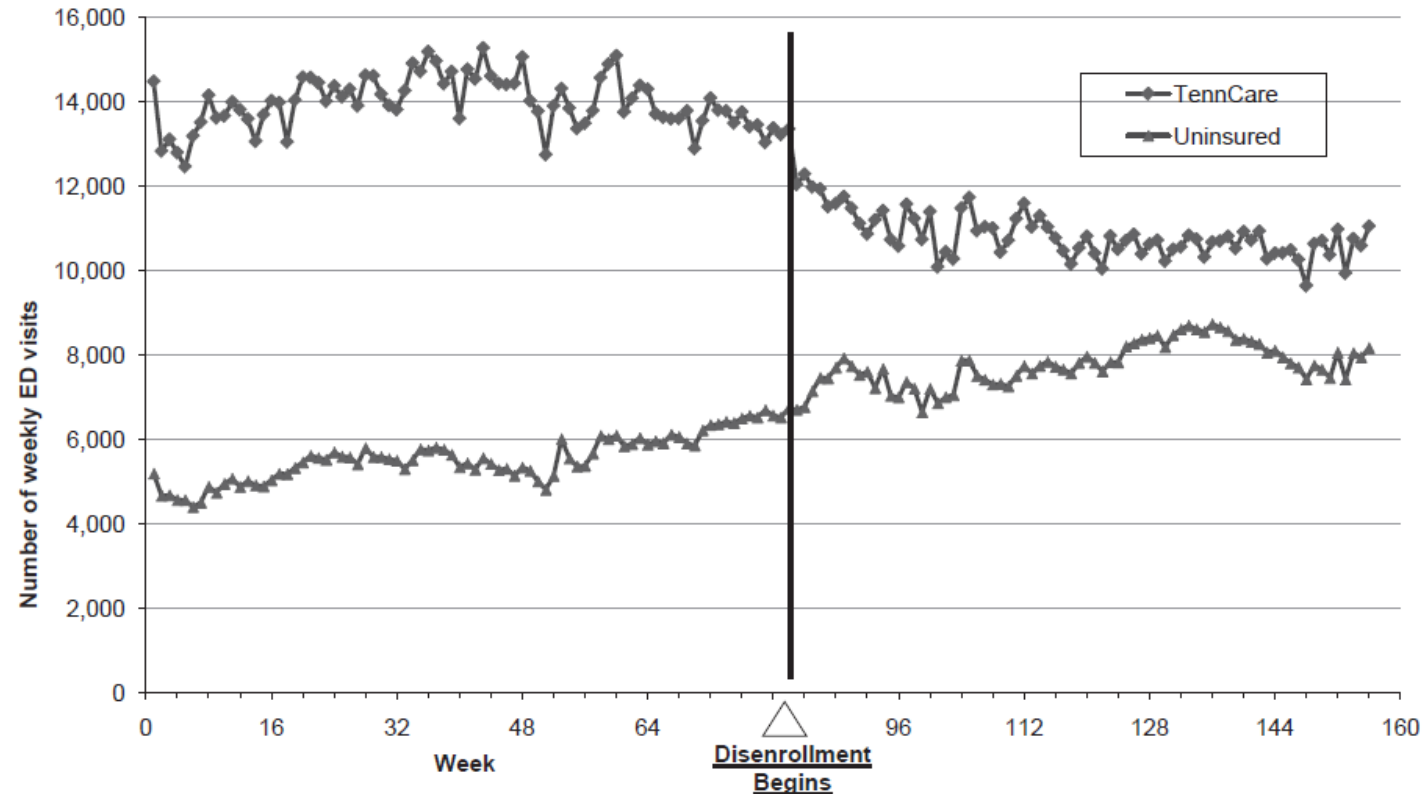


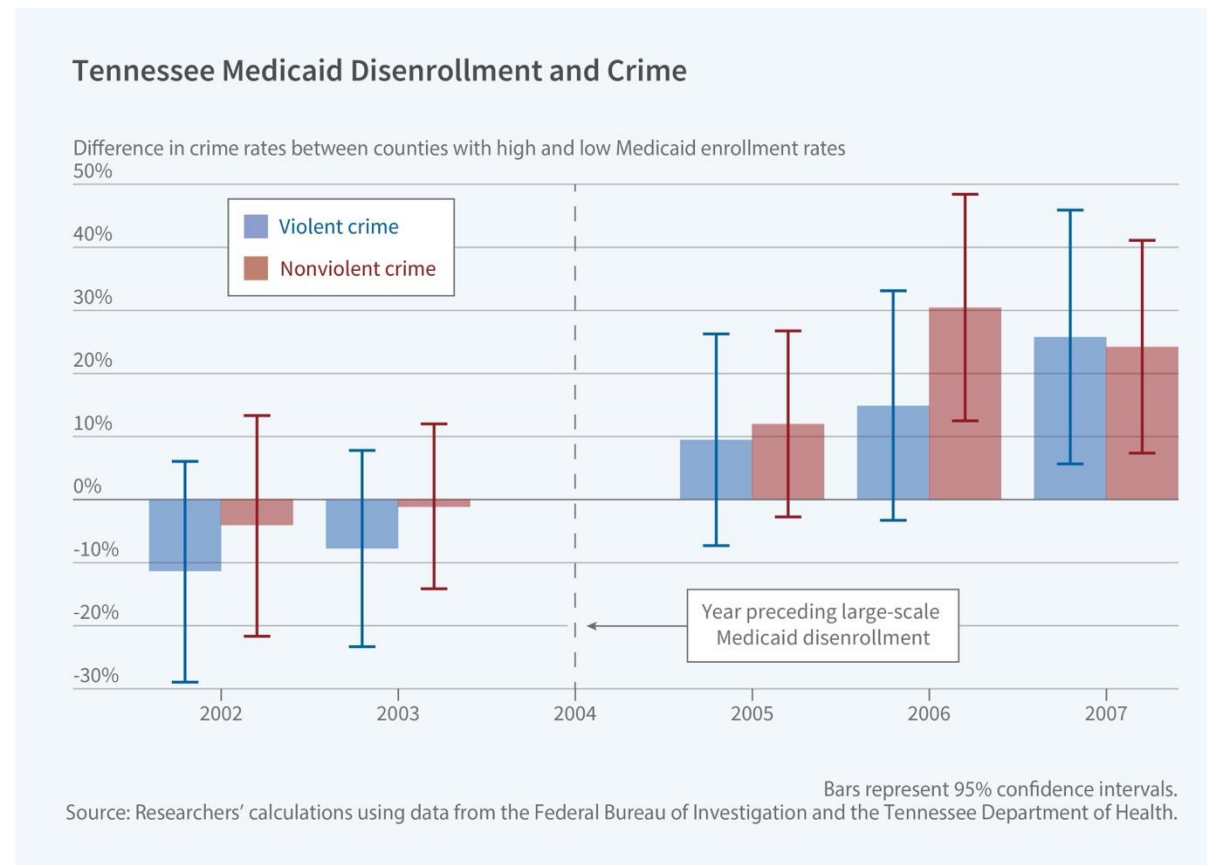
Figure 1. Weekly ED visits for TennCare and uninsured patients across the study period.

Heavrin BS, Fu R, Han JH, Storrow AB, Lowe RA. An evaluation of statewide emergency department utilization following Tennessee Medicaid disenrollment. *Academic Emergency Medicine*. 2011 Nov;18(11):1121-8.



...and crime rates.

- Particularly strong effects for non-violent crime (stemming from economic stability and access to mental health care)



Post-COVID Medicaid unwinding affected dual-eligible elderly adults.

- Nearly half of surveyed elderly adults had heard nothing at all about the redetermination process (Tipirneni et al, 2025)
 - 12% of eligible elderly adults lost Medicaid during the unwinding; only half regained it
 - Black elderly adults were most likely to experience difficulty renewing Medicaid



Expected Impacts from Proposed Administration for Community Living (ACL) Cuts

| Meals and Wheels, Senior Centers, Caregivers Count on the ACL

21,000

Hoosier older adults received meals through the Meals on Wheels program in 2021.¹¹

135,000

older adults in Indiana have low food security. That's 8.5% of the older adult population.¹²

Many caregivers feel burdened by caring for older family members.¹³

Physically burdened



Emotionally burdened



Financially burdened



The Administration for Community Living **helps family caregivers** by paying for short breaks, caregiver training, and practical help like meal delivery or home safety upgrades.



Expected Impacts from Public Health Cuts

Older Adults Rely Public Health Funding¹⁴

Public health funding increased 41x in the eight counties of Central Indiana as a result of Health First Indiana. They lose most of this funding beginning in 2026.

2023 Funding

\$1.1M

2025 Funding

Estimated loss of 73% of funding in 2026



Because of Health First Indiana funding in these counties:

11,200
adults were vaccinated
at no cost

3,000
screenings were performed
for BMI, cholesterol, and
high blood pressure

77
falls prevented in
the next three years
(statewide)¹⁵



Advocating for Vulnerable Populations

Chaka Coleman



Education, Activism, and Lobbying

- Education
 - informal
 - provides information to decision-makers
 - may not be influential
- Activism
 - action through public displays
 - campaigns, marches or strikes
 - brings awareness and momentum
- Lobbying
 - legislative focus
 - serve as liaisons between experts and community members and lawmakers
 - influence and relationship building



noun

noun: **advocacy**

public support for or recommendation of a particular cause or policy.
"their advocacy of traditional family values"

Similar: support for argument for arguing for calling for pushing for

- the profession or work of a legal advocate.

Origin



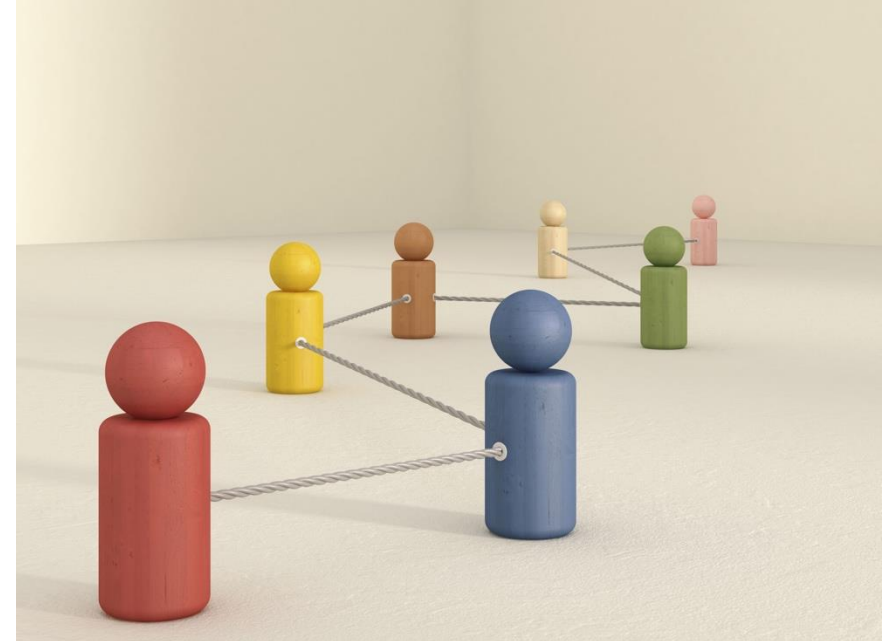
late Middle English: via Old French from medieval Latin *advocatia*, from *advocare* 'summon, call to one's aid' (see [advocate](#)).

Use over time for: advocacy



Common Theme in Advocacy: *Storytelling*

- Set the stage for an argument
- Connect an issue with an intended audience
- Weave in connection points that personalize the issue



State of Aging: Dawn, Day and Dusk

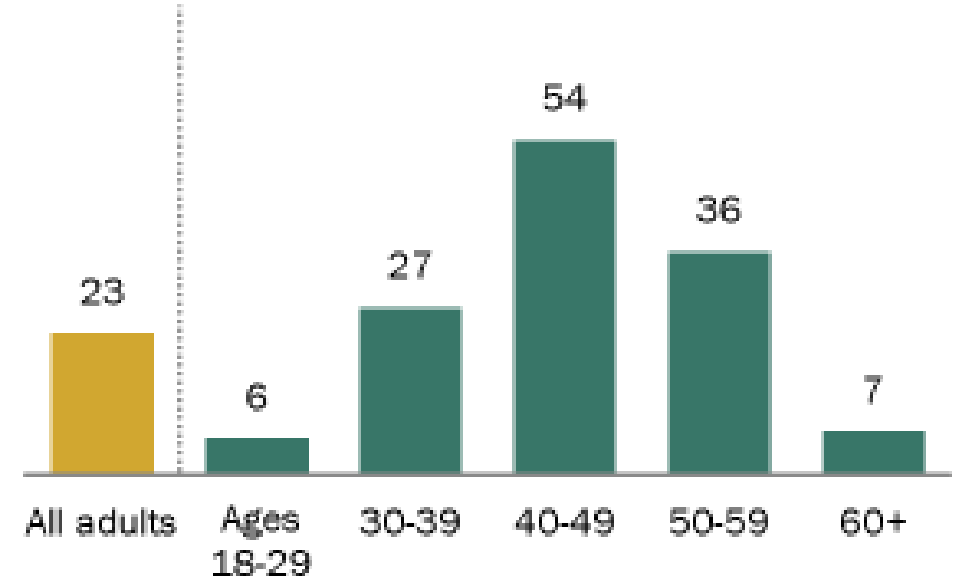


Credit: AppleTV+

- Over 4.5 million people provide care in the “sandwich generation”
- 37 million eldercare providers in the US
- Most eldercare providers between the ages of 45-64

Adults in their 40s are the most likely to be in the ‘sandwich generation’

% who have a parent 65+ and have a child younger than 18 or have provided financial support to an adult child in the year prior to the survey



Source: Survey of U.S. adults conducted Oct. 18-24, 2021.

PEW RESEARCH CENTER



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Associate Professor
*Fairbanks School of Public
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Thank you!

State of Aging Website

<https://centralindiana.stateofaging.org/>

Presentation Recording and Slides

[Link coming soon!](#)