
FACT SHEET: A Historic Medicare at Home Plan to Support the Sandwich Generation

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FACT SHEET: A Historic Medicare at Home Plan to Support the Sandwich Generation

Vice President Harris and Governor Walz Will Strengthen Medicare to—for the First Time Ever—Cover Home Care for Seniors and Provide Hearing and Vision Coverage

Will Lower Costs and Reduce the Financial and Emotional Stress of Americans in the “Sandwich Generation” Navigating Care for Aging

Parents and Children

Vice President Harris cared for her aging mother and knows that when families cannot find affordable care for their elderly parents or children, it is not just a big financial strain, but also a source of severe emotional stress that takes a big toll on families. Nearly a [quarter of American adults](#) are part of the sandwich generation providing intergenerational care to both their children and a parent or a loved one with disabilities.

Today, the Vice President is announcing a historic new Medicare at Home benefit to help families with caregiving needs and strengthen Medicare. Under her plan, Medicare will cover home care for the first time ever for all of our nation's seniors and those with disabilities on Medicare who need it, in addition to vision and hearing benefits to help seniors live independently for longer.

These plans are common sense. They can help family caregivers work and save both families and the federal government money by allowing seniors to stay in their homes instead of being sent to nursing homes, which are often more expensive. Medicare at Home will also reduce hospitalizations. Vice President Harris will also call on Congress to stop a practice in which seniors' homes are seized following long-term Medicaid care.

As Vice President Harris and Governor Walz increase access to affordable care, they will work closely with the private sector to promote innovative solutions and make health care easier to navigate.

These new benefits will be fully paid for and extend the life of the Medicare Trust Fund by expanding Medicare drug price negotiations, increasing the discounts drug manufacturers cover for certain brand-name drugs in Medicare, and addressing Medicare fraud. She will also crack down on pharmaceutical benefit managers (PBMs) to increase transparency, disclose more information on costs, and regulate other practices that raise prices. She will also implement international tax reform.

Providing Medicare at Home for the First Time Ever: Virtually all seniors and many people with disabilities are covered by Medicare—over 67 million people, with roughly 4 million Americans enrolling every year—and 105 million Americans are currently acting as caregivers for loved ones. Yet many Americans don't realize that Medicare does not cover long-term services and assistance, like home health aides, except under very narrow circumstances. This situation is untenable for most, as the average cost of a full-time home care aide is almost double the income of the typical Medicare beneficiary, and the problem will only get worse as our population ages. As a result, American families face difficult, sometimes impossible choices.

Vice President Harris and Governor Walz know that the current situation is not working. That's why **they are proposing, for the first time ever, to strengthen Medicare to cover home care services and support for seniors.** This will include:

- **At Home Services:** Medicare enrollees will be independently evaluated by physicians or nurses as to whether seniors are unable to independently perform activities of daily living like bathing, eating, and going to the bathroom and/or face serious cognitive impairment. Aides will be designated by Medicare and can include any qualified home health aides, personal care attendants, or direct care workers recognized by their state.
- **Services Tailored to Fit Need:** Medicare at Home recognizes that the vast majority of seniors with long-term care needs are still able to live in their homes with an average of 20 hours or less a week of care provided by a home care aide for daily activities such as bathing, eating, and cleaning. Medicare will design a plan that provides coverage for those of modest incomes with a sliding scale for cost-sharing for seniors with higher incomes.
- **Innovate and Engage with the Private Sector:** This initiative will draw upon best practices across Medicare plans as well as the private sector to expand the home care workforce, partner with technology companies in areas such as remote patient monitoring and telehealth services, as well as other private sector partnerships.
- **Lift Up Care Workers:** This initiative will provide care workers access to better wages, improve quality of care for seniors and those with disabilities, and treat our seniors with the dignity they deserve.

This new "Medicare at Home" initiative builds on research published by [Georgetown University](#) and the [Brookings Institution](#).

Strengthening Medicare to Include Hearing and Vision Coverage: Medicare does not cover hearing aids, eyeglasses and contacts, or associated exams even though [over 90% of senior](#) Medicare enrollees use eyeglasses and [nearly half](#) of enrollees struggle with hearing. By strengthening Medicare to include hearing and vision coverage for seniors, Vice President Harris and Governor Walz's policies will provide:

- **Hearing coverage:** Cover hearing aids and exams for Medicare enrollees, helping the millions of Americans who struggle with moderate and severe hearing loss.
- **Vision coverage:** Cover eye exams, new glasses and lenses, helping Medicare enrollees to see more clearly and get the eye care they need.

This will help more seniors live independently for longer and avoid falls, depression, and other harms. Over the long term, this can [help lower costs to Medicare](#).

Stopping States from Seizing Seniors' Homes As a Way to Restore Funding to Medicaid for Long-Term Care Services: Currently, states have the right to seize the family homes of recently deceased Medicaid beneficiaries in some cases as a way to restore funding to Medicaid after seniors have been cared for. This practice, known as "Medicaid Estate Recovery," means that those homes are not passed on to the seniors' children, which particularly harms rural and minority families and prevents them from building wealth. Vice President Harris and Governor Walz will work with Congress to put a stop to this practice. This new initiative will also call on the Centers for Medicare and Medicaid Services to do more to clarify the conditions for hardship waivers to Medicaid Estate Recovery.

New Benefits to be Paid for Mostly by Savings from Negotiating Power with Major Prescription Drug Companies: Similar proposals to the Medicare at Home initiative have been estimated to cost around **\$40 billion per year**—before considering savings from avoiding hospitalizations and more expensive institutional care, or the additional revenues that would generate from more unpaid family caregivers going back to work if they need to. The large majority of this cost will be paid for by expanding Medicare drug negotiations, increasing the discounts drug manufacturers cover for certain brand-name drugs in Medicare, and cracking down on pharmaceutical benefit managers (PBMs) to increase transparency, disclose more information on costs, and regulate other practices that raise prices. Experts at [Stanford University](#) have found similar proposals would generate significant savings. The remainder of the costs of this proposal will be paid for by implementing international tax reform so that we stop encouraging companies to shift jobs and profits overseas. The Medicare at Home proposal will bring extra savings to the Medicare Trust Fund and Medicaid as more Americans gain the option to stay in home and community-based settings for longer, which are **significantly cheaper** than nursing facilities and can result in fewer **hospitalizations**. Strengthening our system of long-term care also **improves** labor-force participation by giving adult children the reassurance that they can help care for their parents without having to give up jobs, increasing labor supply at a time of low unemployment and boosting the overall economy. The new Medicare at Home proposal would create a benefit in a new category for Medicare and will not affect existing premiums or draw on Medicare Part A.

Vice President Harris and Governor Walz are also focused on bringing down child care costs for American families. They know that millions of Americans are balancing both care for their children and care for aging loved ones. In addition to providing up to \$6,000 per child to families through an expanded Child Tax Credit, they will help families save thousands of dollars on child care and expand access to good child care options including by supporting small businesses and providers that are providing child care.

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Trump tried to cut Medicare and will cut the program as president

While Vice President Harris and Governor Walz are strengthening and expanding Medicare and lowering the costs of child care, Trump has spent a long career exploiting seniors, mocking disabled Americans, trying to take away seniors' hard-earned benefits, and supporting others who harm them. As President, Trump tried to destroy the Affordable Care Act and to cut Medicare and plans to do it again:

- Trump once called for raising the retirement age to 70.
- Trump said privatizing Medicare would create a “stronger system” and supported a plan that would effectively turn it into a voucher program. His budgets also proposed devastating cuts to Medicaid, which could rip home care away from many who need it.
- Trump’s plan to repeal the ACA would result in higher premiums for seniors on Medicare and eliminate Medicare coverage for preventive care, like wellness visits and screenings for cancer and diabetes that are now free—and millions of seniors currently on Medicare would lose access to free vaccines for conditions like flu and pneumonia.
- Trump’s efforts and plans to repeal the ACA would deplete the Medicare Trust Fund, while giving billionaires a tax windfall of \$3.5 million a year.
- Independent analysts have noted that Trump sought to make significant cuts to both Medicare and Medicaid in every single one of his budgets. And when he ran for reelection in 2020, Trump confirmed “we’re going to look” at cutting Medicare.
- On the campaign trail this year, Trump has continued talking up cuts to Medicare and other entitlements, saying “there is a lot you can do...in terms of cutting.”
- At the end of his administration, Trump [granted clemency](#) to at least five major Medicare fraudsters, including one who defrauded Medicare and Medicaid \$1.3 billion by giving his patients inadequate or unnecessary medical care—the largest such case ever brought by the Department of Justice.
- Under his presidency, Trump’s tax plan “[denied the full \\$1,000 child tax credit increase for more than 26 million children in low-and moderate-income families;](#)” 1 in 5 child care workers [lost their jobs](#); and Trump tried to cut federal child care funding [by nearly \\$100 million](#). As Senator, Vance [refused to even show up to vote](#) for a bill to expand the child tax credit.
- Now that he is proposing policies that will raise deficits by trillions of dollars to expand tax cuts for billionaires and the biggest corporations, it is clearer than ever before that he will put Medicare on the chopping block—cutting benefits is his only way to pay for these tax cuts for the rich.

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