

MEDICAID AND POTENTIAL CUTS



ANCHOR ROOP RAJ: Back now on The Pulse looking at all things people, power and politics. Joining us now to talk about the Medicaid cuts that are on the table in the U.S. House is Macomb Defenders Rising Co-Founder Katrina Manetta and Elder Law Attorney and Financial Planner Pat Simasko. He'll be taking your questions as well. It's good to see you both. Thank you for joining us here on The Pulse.

KATRINA MANETTA: Thank you for having us.

ANCHOR RAJ: Katrina, I want to begin with you. You know firsthand how important Medicaid is and the risk of it being cut for certain groups that would be affected by this. Talk for a moment about that.

MANETTA: Yeah, so we've been doing a lot of work within Macomb County. So everyday I meet people who are on Medicaid and who need access to healthcare. Recently, we did a town hall with Rashida Talib and we highlighted the cuts to Medicaid. I spoke with a woman named Taylor. Taylor is a mother and she purposefully adopted a child with down syndrome. Her first question in that adoption process was 'Are there risks for cuts to Medicaid?' Because she knew the importance of having healthcare for her son. So now that healthcare is at risk, she's a little bit worried about how she's going to pay ambulance costs, healthcare costs, how she's going to take care of her son's speech therapy. So these are issues that are harming our communities and our communities are really afraid right now.

ANCHOR RAJ: And look, I'm not going to sit here and take away any...the people who have feelings out there... about what they feel. If you're feeling scared because you're hearing about cuts, that's a

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legitimate concern. But I do want to talk a bit about these Medicaid cuts they're proposing right now are talking about increasing work requirements for certain people. It's talking about penalizing states like California and others that are giving some of these benefits to those who are here illegally. Are you concerned that it's going to cut from legitimate people who are working and who have children who have these issues?

MANETTA: Yeah. Most people who are on Medicaid are disabled. They're the elderly so they're past the retirement age. They are severely sick and they can't work. My aunt is on Medicaid. She is mentally disabled. She has never been able to work and she will never be able to work. So this happened in Arkansas recently. They instilled worker requirements and 18,000 people were dropped off of Medicaid.

ANCHOR RAJ: Those work requirements are obviously something that are a hallmark of this bill–that again– are going to have an upward struggle of getting through the Senate. Pat, as you know, with now Josh Hawley, a very staunch republican, a big Trump supporter, who's saying, 'Wait a minute, this is immoral. We shouldn't do this.' Your office is going to be really busy for the next few weeks and months here. Are you already getting calls?

PAT SIMASKO: Yeah. We're getting calls and we're worried about the requirements and are they going to be cutting the workers who are working for Medicaid, the benefits that are going to be paid out? The funny thing is the most conservative republican will be in my office and will become the most liberal person when their mom or dad is in the nursing home and they're going to want benefits for that person. I can turn every conservative into an immediate liberal if their mom or sister wants those benefits.

ANCHOR RAJ: We have some viewer questions that I want to get to now because again, we always say this show is about you and we really mean it when we say that. We ask you 'Do you have a question that you'd like our experts to answer.' And right now Lisa, you're on The Pulse asking us the first question. Thank you so much for writing in here today. You say, '100 percent of democrats didn't vote for it. It's time for the states to step up. My questions is are life saving benefits for seniors and the disabled being cut? Does it also include for hunger fighting measures and shelters?' I don't know if you can answer all of it, but what part you can, please let us know what you think about this.

SIMASKO: I don't know that they're going to cut any specific benefit, they're just going to kick funding across the board so everybody is going to have to take a hit. Either the facilities aren't going to be getting paid as much as they should be or the people who are trying to get the benefit, it's going to be harder for them to get it.

ANCHOR RAJ: We know that, Katrina, there's even talk of reform for SNAP programs, which is the supplemental nutrition assistance program, and they're saying, 'Hey, how do we figure out how to reform this?' When you use the word reform, you're obviously talking about cost-savings here. That concerns you as well?

MANETTA: Yeah, I mean...they have to sell this bill. They have to sell something that's going to harm constituents so they're going to say whatever they need to say in order to salvage this and make it palatable for the American people. I agree that reforms need to be done but it's not reform when you're going to sacrifice healthcare for millions of Americans. This is going to impact 13 million Americans in the country.

SIMASKO: The trouble is which Americans. 10,000 people a day are turning 65. So the people who are living much longer there's going to be a need for the benefits for long-term care, which means they're going to have to pull it from some other place or increase taxes, or provide other types of benefits or focus on other measures that they're not focusing on.

ANCHOR RAJ: I found it fascinating when you talked about the most staunch republicans who quickly feel differently when it's their relatives. You wonder what Josh Hawley, this lawmaker who, I mean he is literally one of the most hardest republicans you'll ever find. And he's writing for the New York Times, one of the most liberal magazines saying, 'Hey man, it's immoral.' Are you hopeful that this will be an uphill battle and that we can at least preserve what we have right now?

SIMASKO: I think they need to look at things. They need to look at how to cut the Medicaid budget. One-



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third of us will be in a nursing home. No one has nursing home insurance. What can we do to help people get more long-term healthcare insurance? If it's not long-term care insurance, focus on getting people out of nursing homes and into the home. They say it's one-third less dollars to keep someone at home and they won't pay for home benefits, forcing people to go into a nursing home. What's up? Fix it.

ANCHOR RAJ: There's so many people who are concerned about this and yes, you're right. There are cuts that need to be made. You can look at your household budget and say where to trim and obviously this country needs to trim. But on who's backs is the question we're all asking. I want to get to our next question. Stephanie, thank you for your question. She says, 'I'm wondering about protections for Children's Special healthcare.' I know Katrina touch on this a little bit. 'I'm worried about seniors in nursing homes as it is covered by Medicaid, not Medicare.' You just touched on that. 'I fear for people with mental health crisis as emergency Medicare paid for their care. There are so many programs funded by Medicaid that are necessary to help families function.' Does anything here touch a nerve with those you've talked to?

MANETTA: Nursing homes, like we just talked about, 60% of Americans who are in nursing homes are at risk here. So the fact of the matter is these are human beings. Human beings deserve healthcare. What are people going to do if they can't get their prescriptions? The problem is that the eligibility requirements right now are tough. I'm meeting a lot of people who are on healthcare and they are just above the requirement. So they're not making enough money but they're not enough to get on Medicaid.

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ANCHOR RAJ: I think it's interesting that you mention prescriptions. I had Laurie Goldman who is with a group called Dems for Fems, clearly someone who is more liberal leaning. And she said on the show, right where your sitting yesterday, saying 'Hey if this executive order by President Trump to lower prescription drugs by upwards of 60-80% goes through, I'm all on board and will be waving the flag.' You would be happy about that, too I would imagine.

MANETTA: I think so.

ANCHOR RAJ: You would hope that it would go through?

MANETTA: I would hope so.

ANCHOR RAJ: Pat? A weight of the backs of many people right?

SIMASKO: Correct.

ANCHOR RAJ: That's an interesting one. That we'll have to watch. Richard is asking a question to both of you as well. Richard says, 'So you get Medicaid and ObamaCare? Why do you need two health coverages? What is not being mentioned? There is something in the story. Does he plan on cutting one and putting more funding in the other? I don't know that everyone knows exactly what's going on.

SIMASKO: Okay so Medicare is hospital insurance and it pays for up to 100 days of rehab. Medicaid is nursing home insurance that pays long-term care forever. The issue is you have to focus on...what can you do with both of those? What happens if Medicaid gets paid through Medicare? They provide nursing homes through Medicare. You might have to pay a higher premium but it will spread that payments throughout everyone in the whole United States. You can spread it around to everyone. Who's going to vote for that? Very few people because that means their Medicare's going up.

ANCHOR RAJ: And no one wants that. Katrina, I'll give you the last word for this segment. What is your hope about what happens with the bill and what people can do in terms of talking to their lawmakers, whoever they may be?

MANETTA: So right now, the best thing you can do is pick up the phone and call your lawmaker. We only need two or three, maybe four, republicans to make sure this bill does not pass. So if you just Google find my representative, all you have to do is put in your zip code, call them and say, 'Please vote no on the Medicaid cuts.' That's what we need people to do. And I want to say one last thing. The Medicaid cuts do not have to happen. The only reason they are doing this is to fund tax cuts for the billionaires. That's the only reason that this is happening and in this country, we need to value humanity over tax cuts for billionaires.

ANCHOR RAJ: And listen, the tax cuts that they're talking about...they're talking about putting the old tax bracket back. Right now I think it's at 37% and the tax cuts that expire for those who are very wealth, would go up to 39.6%. Your argument and so many people's argument is that they can pick up the tab on that so we don't have to hurt people who have the least. It is an important topic. One that we will not stop talking about and we're going to follow it every step of the way. Katrina, Pat, thank you for your time here on The Pulse.

SIMASKO: Thank you.

MANETTA: Thank you.

ANCHOR RAJ: We appreciate it.

Patrick Simasko, principal of Simasko Law, has dedicated his legal career to the practice of elder law. Over the past 20 years, he has helped hundreds of families plan for their futures, protect their assets and receive the financial and medical benefits available to them.

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