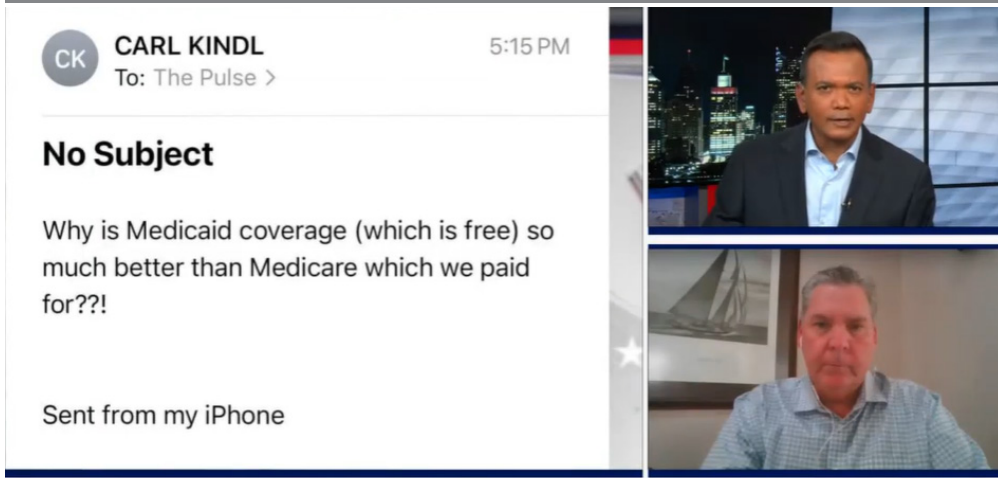




ANSWERING YOUR QUESTIONS ABOUT MEDICAID

Thursday, July 3, 2025 at 11:30 p.m.



people with low assets which is prescription coverage, hospital stays, things like that. If you're disabled you can get more benefits. She will absolutely still be getting her benefit and the problem is there may be some additional reporting requirements. Instead of once a year, it will be twice a year and some of the services may be cut back like daycare, transportation, children helping take care of their parents. So she will absolutely be getting the benefits some just might be cut back or restricted.

ANCHOR ROOP RAJ: It is people, power and politics. Welcome back to Detroit's only nightly political talk show The Pulse. To talk about the possible fallout involving Medicaid and to answer your questions is elder law attorney Pat Simasko. Pat, we only have a few minutes here but I want to say thanks for joining us. We know you're on break this weekend but you took the time because this is such an important topic.

PAT SIMASKO: Thanks so much Roop.

ANCHOR RAJ: We have some questions from our viewers. We believe that this show is really about our viewers at home and we don't want to just talk about it. We want to show you. Here's the first question coming up from one of our good Pulse viewers. Thanks for your question here today. Mario says: My mother is 94 years old. Is she going to lose her Medicaid?

SIMASKO: No. If she's on Medicaid

she is not going to lose Medicaid. The requirements for the new bill of her going to work and stuff like that she's not going to lose anything. They have nothing to worry about. That's kind of the problem that is going on right now. There is so much misinformation going back and forth between both political sides. It's all or nothing. Millions of people are going to die. It's all fraud. It's crazy and I'm going to tell you we've had 10 families come in and disinherit one of their children because of politics.

ANCHOR RAJ: Wow. The collateral damage of the fighting between the republicans and the democrats ends of being the angst and anxiety of the people who voted for them which is really quite sad. We do have another question Pat, we thank you for your time here. Let's go right to Sara. Sara asks: Are the disabled exempt from the Medicaid bill?

SIMASKO: No, no. So part of the Medicaid is you get Medicaid for low-income

ANCHOR RAJ: Yeah and with those reporting requirements some people are concerned about being able to get their loved one over to a place to report and that is going to be a challenge for people who don't have cars so there are questions about that as well.

SIMASKO: No, it's not that because that reporting is online. It's just submitting paperwork. The trouble is if you screw up. You used to be able to go back three months and retroactively apply to get those benefits back. Now it's only one month retro, which means you've got to be careful and pay attention to the mail and the paperwork that comes in. You've got to follow up.

ANCHOR RAJ: Yeah so it's not necessarily about visiting an office but it's about getting all of this done and making sure that you do it right so these benefits do remain. That's very important. Thank you for making that distinction. Cark



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asks: Why is Medicaid coverage (which is free) so much better than Medicare, which we've paid for?

SIMASKO: So Medicare, you do pay for it, and it's just hospital insurance. You have a copay. Medicare is your primary...when you turn 65 then you get a supplemental insurance which has limitations on how much you can get. When you get Medicaid, that's the insurance of last resort so it really covers everything. It covers everything if you're in a nursing home, it covers all of your prescriptions, it covers everything that you're entitled to because you don't have any money to pay for anything more. You're only allowed to keep \$60 a month in a nursing home and the rest goes to your care so there isn't any other medical expenses that you're going to have.

ANCHOR RAJ: Pat another question from Sandy here tonight. She's zooming out and thinking about everyone regardless of Medicaid coverage or not. She says: How much is all of our insurance going to increase since all the Medicaid people will use the emergency room for doctor visits and of course we pay. And unfortunately, many of them will die because their condition is caught late or they have substandard care or no care with no insurance. Your thoughts on that mindset?

SIMASKO: Well what happens is up in a rural hospital let's say.... There's a high-

er percentage of Medicaid patients in rural areas than there are in the city. So if the Medicaid benefits are cut the hospital may be increasing other costs for other paying people, those on other insurances and things like that. If you show up to the hospital and you need emergency care. They are going to have to give you the care but they may not get paid for it. So I think the hospitals are really going to be the ones taking the biggest risk here because their benefits are going to be are going to be cut. Services might have to be cut. Hours and wages may have to be cut. The benefits to the population may have to be cut.

ANCHOR RAJ: Rhonda has a question about a different kind of disability. A lot of times when we talk about disabilities we talk about physical disabilities, but Rhonda is asking about intellectual disabilities. She asks: How will it affect people with intellectual disabilities, specifically adults who cannot work due to their disability.

SIMASKO: Yeah, they're going to get it. Let's say it's a young person who has cerebral palsy or down syndrome, or had a brain injury, or fell and cracked their head and now they can't work. They are going to get the disability type of Medicaid and

they will absolutely keep getting it and they're going to have to report and make sure the benefits keep coming, which means they'll probably need help from a family member or loved one. But some of the services may be cut back like day-care or transportation. So the benefits may be reduced but they will absolutely get the Medicaid, it may be limited, but they're not going to get cut off. No one is going to be thrown out. Everyone can just relax for a bit. It's going to be fine.

ANCHOR RAJ: Well Pat with the political warfare in D.C. as we talked about at the beginning, you have people who fill the angst and anxiety. But you know what, we think it's really important that you join us and we can clear the air from a non-partisan point of view.

SIMASKO: Yes, no political talks around the campfire this weekend. It's not worth it, it's not worth it.

ANCHOR RAJ: You have a good time up north and we thank you for taking the time to talk to everyone. Pat, thank you so much.

SIMASKO: Thanks everyone.

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.

For more information, please call 586-468-6793 or visit www.simaskolaw.com.

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