



ANSWERING ADDITIONAL MEDICAID FUNDING QUESTIONS

Friday, July 11, 2025 at 11:00 p.m.



ANCHOR TARYN ASHER: Well we're back now on The Pulse—looking at all things people, power, and politics. Joining us to talk about the cuts coming to Medicaid and to answer more of your questions is elder law attorney Pat Simasko. Always good to see you.

PAT SIMASKO: Thanks for having me.

ANCHOR ASHER: This, I think, has been one of the biggest topics out of the Big, Beautiful Bill that everyone has been concerned about. But yet, we really haven't seen any of the impacts quite yet and we won't for some time?

SIMASKO: Yeah. People will wake up on Monday. They're going to still have their same Medicaid benefit. It's going to be phased in over time. The budget cuts will be phased in over time. How the money is going to be divided up between the different Medicaid programs will be phased in over time.

ANCHOR ASHER: But \$1.2 is a lot of money. When will we start to see that and where will we see it going first?

SIMASKO: The biggest things are going to be the hospitals and stuff. Especially the rural hospitals because they have a lot bigger

population who are on Medicaid. If people are showing up and they're not receiving Medicaid benefits, the hospitals still have to give them treatment. And that may mean that the hospital don't get paid.

ANCHOR ASHER: We want to get to these questions in a minute but you know, it's funny. When you look at some of the requirements now, who is going to be the checks and balances of this when there are no federal workers?

SIMASKO: That's another big problem. It's state workers because Medicaid is in the state. But they cut the budget for workers and one of the requirements is that people are going to have to report twice per year versus once per year and who the heck are they going to be reporting to?

ANCHOR ASHER: Right. And then of course the work requirements as well and who is going to keep track of that? And the bosses have to have some sort of...you know that somebody is going to be slipping through the cracks.

SIMASKO: Right.

ANCHOR ASHER: Alright, well we have some questions. And obviously when one person

has it, we know many of our other viewers do as well. This is from Carol Lynn Foster and she says: I'm disabled but receive Medicaid as my secondary insurance. I work part time and pay \$100/month for my Medicaid. Will disabled people like myself be forced to work more in order to receive Medicaid? My SSDI restricts my work hours so I couldn't increase them even if I was able to.

SIMASKO: So one of the requirements to get Social Security disability benefits is to make sure you're disabled. The requirements to get the Social Security disability benefits are a lot harder. So as a result, the Medicaid requirements for people who are able to work—she won't fit into that category. They won't make her work when she's unable to work anyway.

ANCHOR ASHER: I mean there are a lot of people who just aren't able to. But they're going to have to prove that?

SIMASKO: There are two types of Medicaid. There's Medicaid that poor people get—who can work but they're just not working. So they're saying if you're able-bodied, go work at a church, go work at a charity. Other people who are on Medicaid, they're disabled, and they can't work so they won't fit in that category.

ANCHOR ASHER: Let's go to this question from Joan: How will this new bill affect my autistic foster son's services? All of his therapy, community mental health services, and child care is funded by Medicaid. Also, how will this affect foster and adoptive children's Medicaid funding for healthcare?

SIMASKO: Joan, you will still get the benefit. Your son will still get the benefit. Autistic children fit within that category. The government will not be making them go to work. But the



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services that may be provided to him out in the community may be restricted. Also, they'll make sure that the organizations providing these services report twice a year instead of once per year. So the amount of services may be less but he will still be getting the benefits he's entitled to.

ANCHOR ASHER: So no major changes there?

SIMASKO: No major changes.

ANCHOR ASHER: Alright. Next we'll hear from Sushma Srivastava. She asks: Any federal tax on Social Security?

SIMASKO: No, not yet. They haven't mentioned anything on that so, Social Security will still be taxed the same.

ANCHOR ASHER: You just might not get it until later.

SIMASKO: Well...

ANCHOR ASHER: That's another talk show. Alright now Michele Marie. She asks: Will my mother be evicted from her long-term care facility?

SIMASKO: Absolutely not. There's Medicaid for nursing homes. That person will still be getting Medicaid benefits. There's long-term care nursing home, but there's also the Waiver benefit, which is Medicaid benefits for those in assisted living facilities. The next people who are trying to get the Waiver benefit may have tougher challenges trying to get into that program, but nursing homes will not be impacted for the individual person. The facility may be getting less money.

ANCHOR ASHER: And that's what I was going

to ask. Are we going to see some of these facilities close because they're not going to be receiving the same amount of funding. We know it'll be what 60-63%?

SIMASKO: They definitely will be cutting back on the services that will be provided. They have to meet the requirements to care for the person, but the facility may not be kept up as much. They may no longer receive other benefits. It's going to be tough.

ANCHOR ASHER: And we know that some of those facilities struggle as it is right now. They're understaffed—that one right now seems like it could be the toughest.

SIMASKO: Yeah, which means the people with private insurance will likely see their premiums increase. So they'll be getting it from this hand to pay for that hand.

ANCHOR ASHER: Yeah right. And it's going to cost more for people because there won't be funding.

SIMASKO: Right. The other day someone in my office said 'You better be really rich or really poor because being in the middle is tough.'

ANCHOR ASHER: I feel like that should be a billboard. Okay let's get to our last question. Dawn Kusterer Finazzo says: I have a 30 year old disabled adult son who receives both Medicare and Medicaid. The way I read this is that he won't be affected since he is not an 'able-bodied' person to work. Is this true? Let's

go with that question first.

SIMASKO: Yes, it's true. They will not make him go work.

ANCHOR ASHER: Alright. Her second question: I work part-time since a lot of my time is spent taking care of him. I am a single 57-year-old woman eligible for Medicaid myself since I'm my son's primary caretaker. How will this affect me?

SIMASKO: She seems like she fits right in the wheelhouse where she should be getting the same benefits. He should be getting the same Medicaid, but the benefits they're getting may be restricted ranging from daycare or transportation. There may be a tightening of the belt. There's only one pie and there's only so many slices. So if they're going to take it from here to give it there—they just haven't figured it out yet. We just don't know.

ANCHOR ASHER: Well and that's the thing. If I'm watching this right now and I'm worried about my benefits, where do I go to be able to get the correct information?

SIMASKO: Simasko Law.

ANCHOR ASHER: I love it. Thanks so much Pat for joining us and for really clearing up so many things for people at home as well. We appreciate it.

SIMASKO: Always here to help.

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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