

Federal Policy
Update: What We
Know,
What We Don't
Know, and
What We Should
Fear

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2025 in DC: WHAT A YEAR

- January 20: President Trump sworn in for second term
- March 27: HHS reorganization announced; ACL programs to be divided up into 3 agencies
- April 17: Leaked early version of President's budget eliminated 6 aging program including Adult Protective Services and LTCOP
- June 13: ACL programs to remain together and move to ACFC
- July 4: H.R.1 signed into law
- October 1: Federal Government shutdo

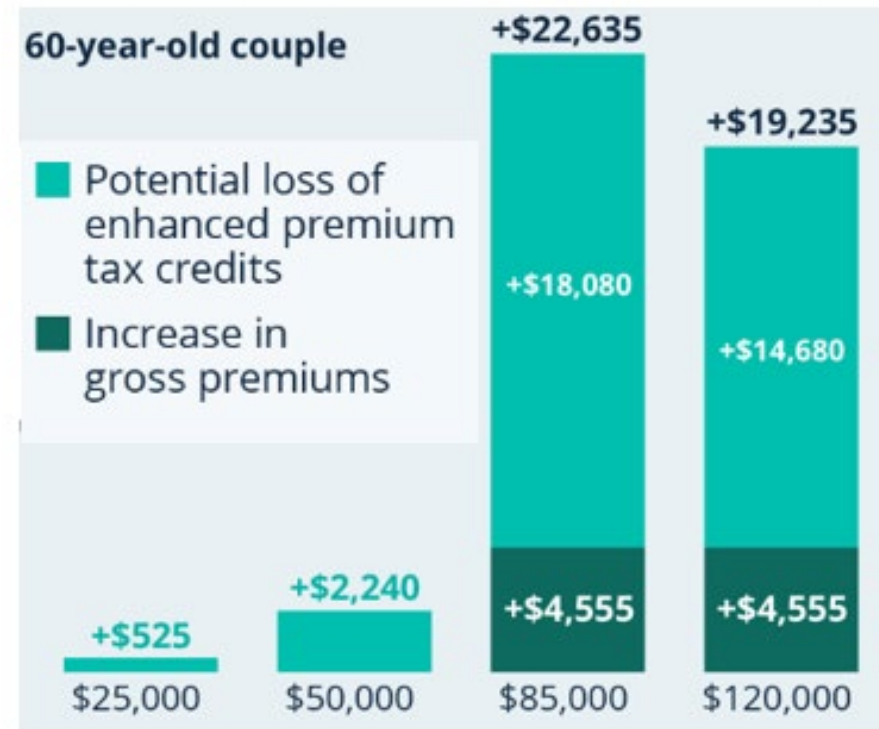
What lies ahead

- Dec 12: Senate could vote on ACA subsidies
- Dec 19: Target date for end of 1st session of the 119th Congress
- December 31: Affordable Care Act Enhanced Premium Tax Credits for 22 million expire
- Jan 31: Current Continuing Resolution expires
- Possible end of year health bill?

Enhanced ACA Premium Subsidies

- Unclear pathway to how ACA subsidy extension will go
 - Clean 1- or 2-year extension seems unlikely
 - Extension of 1-2 years with some eligibility changes possible
 - Other ideas not yet fully developed also possible
- Key to solution- must be bipartisan in the end and what role does Trump play
- Congress teed up a vote for next week
- Open enrollment for plans

Dollar Change in Average Annual Premium Payment for Benchmark Silver Plan if Enhanced Premium Tax Credits Expire, 60-Year Old Couple



Annual Income

KFF

Funding for FY 2026

- A Second CR is likely to be needed on Jan 30. Hopefully, we won't have a repeat of October issues
- If subsidy issue is resolved chances are better for one to pass, but its not looking good
- The November CR included FY26 funding 3 Departments, including Agriculture, fully funding SNAP
- New work requirements for SNAP have also started

FY26 Labor-HHS Funding

- The bill to fund Labor-HHS will not be considered until after Christmas and unlikely to be passed by both

Older Americans Act Programs: FY26

Program Name	FY25 Final	FY26 Trump	FY26 Senate	FY26 House
				cut ACL 10mil
Title III-B Home and Community-Based Services	\$410 million	\$410 million	\$410 million	\$414 million
Title III-C Nutrition Total	\$1.058 billion	\$1.059 billion	\$1.058 billion	\$1.058 billion
<i>III-C-1 Congregate Meals</i>	\$565 million		\$565 million	\$565 million
<i>III-C-2 Home-Delivered Meals</i>	\$381 million		\$381 million	\$381 million
<i>III-C Nutrition Services Incentive Program (NSIP)</i>	\$112 million		\$112 million	\$112 million
Title III-D Preventive Health	\$26.3 million	\$26 million	\$26 million	\$26 million
Title III-E Family Caregiver Support Program	\$207 million	\$207 million	\$209 million	\$207 million
Title V Senior Community Service Employment Program (SCSEP/CSEOA-DOL)	\$405 million	0	\$395 million	0
Title VI Native Americans Nutrition/Supportive Services	\$38.2 million	\$38.2 million	\$38.2 million	\$40.3 million
Title VI Native Americans Caregiver Program	\$12 million	\$12 million	\$12 million	\$14 million
Title VII Long-Term Care Ombudsman + Prevention of Elder Abuse Programs	\$26.6 million	\$26.6 million	\$26.6 million	\$26.885 million
Title VII Elder Rights Support Activities Total	\$33.9 million	\$33.9 million	\$33.9 million	\$34.005 million

FY26 OAA Nutrition Program Funding

- NANASP and MOWA are working with Reps Buchanan (R-FL) and Bonamici (D-OR) to get emergency supplemental funding for OAA nutrition program included in the FY26 bill
- Help us by sharing any waiting list/ unmet need data you have as well as the impact of inflation
- And urge all the members of the Mass congressional delegation to support

Priorities For Elder Justice FY26 Funding

- At least \$100 million in formula funding for APS programs
- \$65 million for the LTCOP in assisted living facilities
- \$70 million for core LTCOP funding under Title VII of the Older Americans Act
- \$52.5 million in the Elder Justice Act for training and services
- Protect SSBG
- Let us not forget at the start of 2025, the Administration proposed eliminating fu

Changes to Medicaid

- H.R.1 will cut \$1 trillion from Medicaid over the next decade, mostly through delaying programs that streamline enrollment
 - GAO estimates 12 million will lose coverage over 10 years from Medicaid changes
- Jan 2027, In the 40 states that expanded Medicaid, the expansion population of 20.1 million will have
 - Work requirements for adults 19-64
 - Eligibility must be verified every 6 months instead of annually
 - Reduces federal reimbursement and starts minimum \$35 copay for services
- Jan 2028: Reduces and caps maximum home equity limit at \$1 million for nursing home care, regardless of inflation
- To cover loss of federal money, states may opt to cut optional benefits like waivers for Home and Community Based Services
 - Thousands of older adults are already on the wa

Medicaid Work Requirements and Caregivers

- National Alliance for Caregiving led a letter to CMS to clarify work requirements for caregivers
- “We believe that federal and state regulators have a critical opportunity to protect a population of up to 8 million family caregivers who rely on Medicaid, by creating clear guidance to states that the RAISE Family Caregivers Act's broad definition of family caregivers creates significant flexibility to exempt family caregivers from community engagement requirements.”

Nursing Home Minimum Staffing Rule

- In late 2024, the Biden Administration finalized a rule establishing the first minimum staffing requirements for nursing homes
- This has been challenged in every way—through lawsuits, new legislation, and finally
- H.R.1 prohibits CMS from enforcing minimum staffing standards until 2034, claiming the savings to pay for tax cuts
- On Tuesday, CMS announced they

CANCELLED

Elder Justice Act

- 15th anniversary was this past March 23rd
- Absence of a bill to advocate for is the here and now issue---working to get that key first step done
- Sen. Wyden (D-OR) and Rep. Neal (D-MA) plan to reintroduce, but require Republican support
- The bill introduced last Congress would create three new programs to address medical-legal needs, respond to social isolation and strengthen the long-term care workforce; directly appropriates \$4.5 billion for new and existing EJA programs through FY27
- We are also keeping an eye on...

OAA reauthorization

- Awaiting House to join the party
- Senate has produced a good working bill S 2120
 - Bipartisan, including Senator Markey
 - 4-year renewal of the Act with increased authorizations for all 7 titles
 - Maintains some flexibilities such as grab and go
 - Adds elder abuse prevention training in family caregiver program
- Senate plans to vote on the bill soon
- Best: House accepts the Senate bill as is or with very little change
 - This could either pass on its own or be attached to an end of year health bill
- Worst: House chooses to do its own bill which differs significantly from the Senate bill
- Even Worse: Trump Administration comes out with something different or just opposed to OAA

End of year health bill

- Includes extensions for expiring Medicare programs like Telehealth and Hospital-at-home
 - House unanimously passed the bipartisan, bicameral Hospital Inpatient Services Modernization Act (H.R. 4313) this week, extending hospital-at-home until 2030
- Address healthcare costs in some way, including PBM reform
- Could include Elder Justice Act Reauthorization
- Could include Treat and Reduce Obesity Act and Medical Nutrition Therapy Act

Aging Bills of Interest

- S.1773 / H.R.3469 - Tax Relief for Victims of Crimes, Scams, and Disasters Act
 - Bipartisan fix for issue that victims of fraud and scams cannot deduct these losses and are often obligated to pay taxes on money that has been stolen. Has been an issue since 2016 tax bill
- S. 2544 / H.R. 2978 - GUARD Act: Supports law enforcement in stopping online investment and romance scams that target older adults
- S. 2703 - Protecting Older Americans Act of 2025: Strengthens protections for older adults, including financial security and services
- H.R. 6199-Medical Nutrition Therapy Act: Medicare currently only cover MNT by a Registered Dietitian for diabetes and kidney disease. Would expand to cover malnutrition, cancer, heart disease, and other conditions.

Reorganization of Administration for Community Living

- In the meantime, the reorganization of ACL, the agency that runs OAA programs, continues
- New home for these programs will be a soon to be started Administration for Children, Families and Communities
- Advocacy got all OAA programs into this one agency versus the original proposal that sent them to three
- Next advocacy about ensuring dedicated aging and disability leadership and adequate

Looking Forward to 2026

- In 2026 we celebrate, especially in wonderful Massachusetts the 250th anniversary of our great nation
- Our main job may be to survive the next 2 years with our democracy in tact.
- The political dynamics will change in 2026 with the critical mid term election
- A key responsibility of all advocates is to engage in voter education and engagement. It needs to be the kind of education that has people voting in their



Thank You

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