

Work requirements for benefits

Work requirements to receive benefits such as Medicaid or food assistance will negatively impact the health and well-being of older Americans.



The impact on older Americans

By Michelle Wrona Fox, managing attorney, and Terri Underwood, paralegal advocate

As National Older Americans month continues, we are exploring a topic that could disproportionately impact Americans as we age - work requirements. Proposed legislation that would [require work requirements in Medicaid as a condition of federal funding](#) and expand work requirements in the SNAP food assistance to older adults age 50-55 just passed the U.S. House of Representatives. Work requirements to receive benefits such as Medicaid or food assistance will negatively impact the health and well-being of older Americans.

Requiring adults to work a certain number of hours in order to qualify for certain public benefits became popular in the 1990s. Advocates for individuals living in poverty typically agree work requirements were ineffective then and continue to be

ineffective. In short, they set people up for failure and are an arbitrary barrier to prevent people from receiving life saving benefits.

Under [currently proposed legislation](#), “able-bodied adults ages 19 to 55 who don’t have children or other dependents would be required to work, train for a job or perform community service to stay on Medicaid. They would have to put in at least 80 hours a month to stay on the government-sponsored health care coverage.”

This iteration - and those we expect to see in the future - in effect target very low-income older Americans ages 50+. While the age range includes individuals as young as 19, in reality many of those impacted will be on the other end of the age spectrum. These older Americans are more likely to suffer from health issues and rely on Medicaid to access healthcare and stay well. Their health challenges may be emerging or episodic, meaning they don’t meet requirements for coverage under federal disability programs like SSI or SSDI. Individuals who struggle to manage diabetes or depression, for example, may be unable to maintain their health while working the requisite number of hours to keep coverage. A loss of Medicaid coverage could be devastating as their health challenges remain and evolve.

Work requirements could also be problematic for older Americans who are already working but not at the required level. [Research](#) shows that access to affordable health insurance has a positive effect on the ability to obtain and maintain employment. Medicaid coverage helps low-wage workers get care that enables them to remain healthy enough to work; [across states](#) enrollees report that this coverage helps them to manage chronic conditions and even supports their ability to work jobs that may be physically demanding.

Further, Americans roughly 50-55 are [members of the sandwich generation](#). Many are already irreplaceable in their roles caring for both the younger and older generations including children, grandchildren, spouses, and parents. They help keep loved ones out of nursing homes and help make sure kids get to school so their

parents can work. If they can't get the care they need to be well, or if they are required to spend their time in a mandated work activity, who will fill these roles?

Work requirements not only have a negative impact on individuals and their loved ones, but they also tax the system. Those who are forced to go without health care coverage end up having to use the emergency room or urgent care rather than their family doctor. This creates a heavier burden on the system and more costs to everyone.

Work requirements also have little impact increasing the workforce. In the 1990s, states attempted to increase work among enrollees in the Aid to Families with Dependent Children ([AFDC](#)) program; however, an [analysis](#) suggested that a significant part of the AFDC targeted population faced obstacles to work including disability. Similarly, research finds that work requirements in [TANF](#)—the program that replaced AFDC—have had little impact on increasing employment over the long-term, as most TANF enrollees are either already working or face significant employment barriers, such as lack of transportation, that work requirements do not address.

Finally, the administrative burden of complying with reporting rules will result in otherwise eligible Medicaid recipients losing health coverage because they failed to fill out the right form in time. [A significant majority of people who will likely lose health coverage](#) actually work already or have a disability that exempts them from work requirements but may lose those benefits because of mistakes made working through the new red tape to keep coverage.

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