

March 14, 2017

The Honorable Paul Ryan
Speaker of the House of Representatives
House of Representatives
Washington, D.C. 20515

The Honorable Nancy Pelosi
Democratic Leader
House of Representatives
Washington, D.C. 20515

Dear Mr. Speaker and Madam Leader:

The undersigned organizations have grave concerns about the impact of the potential repeal of the Affordable Care Act (ACA) through its replacement, the so-called American Health Care Act (AHCA) on lesbian, gay, bisexual, and transgender (LGBT) older people. LGBT older people are more likely than other older Americans to face health disparities and more likely to be poor. That's especially true for older lesbians, transgender elders, and LGBT elders of color. The AHCA would devastate their well-being. The AHCA would curtail health care access to those in their 50s and 60s, weaken Medicare, and put Medicaid (which many Americans need for long term care) at risk. The end result would be millions of older Americans, including particularly vulnerable LGBT elders, with no health care at all. This result is completely unacceptable.

Health Disparities for LGBT Older Adults Will Increase

LGBT older people face pronounced health disparities in physical and mental health, including depression, high blood pressure, heart disease, cholesterol, diabetes, obesity, HIV/AIDS and more.¹ The CDC estimates that one in two people who are HIV positive in the United States are now over 50.² The AHCA could make health insurance coverage unaffordable for LGBT older people and those with HIV, leaving many uninsured altogether and others facing unmanageably high premiums and out-of-pocket costs. New barriers in access to health insurance coverage will only serve to exacerbate these health disparities.

¹ Fredriksen-Goldsen, K. I., Kim, H.-J., Emlert, C. A., Muraco, A., Erosheva, E. A., Hoy-Ellis, C.P., Goldsen, J., Petry, H., Seattle: Institute for Multigenerational Health, *The Aging and Health Report: Disparities and Resilience Among Lesbian, Gay, Bisexual, and Transgender Older Adults* (2011), available at <http://www.agepride.org/wordpress/wp-content/uploads/2011/05/Full-Report-FINAL-11-16-11.pdf>.

² See <http://ageisnotacondom.org/EN/facts/>.

Health Care Access for LGBT Elders Will Decline

LGBT older adults have much higher poverty rates and lower average household income than their straight and cis-gender counterparts.³ Yet, the AHCA hurts those who can least afford it: low and moderate income people in their 50's and 60's – including hundreds of thousands of LGBT older people. The AHCA specifically lifts restrictions on charging older people no more than three times what younger people pay, a change that would have a devastating impact on LGBT elders.

According to the Kaiser Family Foundation, a 60 year-old struggling to get by on \$20,000 a year receives \$18,470 under the ACA to help pay for health insurance, plus subsidies for co-pays and deductibles. Under the AHCA, she would receive only \$4,000 for health insurance and no support for co-pays and deductibles – and the cost of her health insurance could go up by as much as 25%. This puts older people – and LGBT elders – in an unacceptable situation where they would be forced to choose between health care and other necessities.

The AHCA likewise would endanger Medicaid, which would also negatively impact LGBT elders' access to health care. In fact, 35 percent of SAGE clients in New York City have annual pre-tax incomes below \$10,000 and rely on Medicaid to provide their medical care. An additional 35 percent subsist on annual pre-tax incomes of \$20,000 or less and qualify for coverage under Medicaid expansion or could utilize tax credits to purchase insurance on the Marketplace. According to Kaiser, the AHCA will provide lower tax credits to those who are older and those with lower incomes. Medicaid's per capita caps, also written into the AHCA, further put access to health care for low-income older adults at risk, and would leave many LGBT elders without access to health care.

Conclusion

Because of higher rates of health disparities, un-insurance, poverty, and a greater reliance on programs like Medicaid and Medicare, the lives and well-being of LGBT older adults hang in the balance should the AHCA be enacted.⁴ Our organizations refuse to sit by silently in the face of this clear attack on LGBT older people. Today we oppose the so-called American Health Care

³ Soon Kyu Choi and Ilan H. Meyer, *LGBT Aging: A Review of Research Finds, Needs, and Policy Implications* 3 (Williams Inst. Aug. 2016), available at <http://williamsinstitute.law.ucla.edu/wp-content/uploads/LGBT-Aging-White-Paper.pdf>, citing Goldberg, N.G., The Williams Institute, *The Impact of Inequality for Same-Sex Partners in Employer-Sponsored Retirement Plans* (2009); LGBT Movement Advancement Project & Services and Advocacy for Gay, Lesbian, Bisexual and Transgender Elders (MAP & SAGE), *Improving the Lives of LGBT Older Adults* (2010), available at www.lgbtmap.org/file/improving-the-livesof-lgbt-older-adults.pdf.

⁴ See: <http://kff.org/report-section/health-and-access-to-care-and-coverage-for-lgbt-individuals-in-the-u-s-update-the-lgbt-community/>; <http://www.gallup.com/poll/175445/lgbt-likely-non-lgbt-uninsured.aspx>; <https://mediamatters.org/blog/2016/09/14/two-new-reports-lgbt-poverty-shatter-media-myth-lgbt-affluence/213079>; and <https://www.americanprogress.org/issues/lgbt/reports/2016/08/09/142424/the-medicaid-program-and-lgbt-communities-overview-and-policy-recommendations/>

Act on behalf of LGBT Americans everywhere. Should you have any questions, feel free to contact Aaron Tax at SAGE, at atax@sageusa.org.

Sincerely,

SAGE (Services and Advocacy for GLBT Elders)
American Civil Liberties Union
Astraea Lesbian Foundation for Justice
Believe Out Loud
BiNet USA
Center for Black Equity
Center on Halsted, Home of SAGE Center on Halsted, Chicago
CenterLink: The Community of LGBT Centers
Equality California
Equality Federation
Family Equality Council
Gay Alliance of the Genesee Valley
GLAAD
GLBTQ Legal Advocates & Defenders (GLAD)
GLMA: Health Professionals Advancing LGBT Equality
Human Rights Campaign
Lambda Legal
LGBT Community Center of the Desert, home of SAGE of the Desert
Movement Advancement Project
National Black Justice Coalition
National Center for Lesbian Rights (NCLR)
National Center for Transgender Equality (NCTE)
National Gay & Lesbian Chamber of Commerce
National LGBTQ Task Force Action Fund
National Queer Asian Pacific Islander Alliance (NQAPIA)
NMAC
Openhouse
Out2Enroll
OutServe-SLDN
PFLAG National
Pride at Work
Pride at Work - Rochester Finger Lakes AFL-CIO
SAGE Maine
SAGE Rochester
SAGE Wilmington of the Cape Fear Coast
Trans United
Transgender Law Center

CC:

The Honorable Greg Walden
Chairman
Committee on Energy and Commerce
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Kevin Brady
Chairman
Committee on Ways and Means
U.S. House of Representatives
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The Honorable Diane Black
Chairman
Committee on the Budget
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The Honorable Frank Pallone
Ranking Member
Committee on Energy and Commerce
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The Honorable Richard Neal
Ranking Member
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The Honorable John Yarmuth
Ranking Member
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