

TALKING POINTS: HANDS OFF MEDICAID

We all have a role in defending Medicaid against federal cuts. POCIL has gathered talking points to help you join the fight. You certainly don't need to touch on all of these points, but think of this as a menu for what could be helpful, especially in speaking to a conservative lawmaker about Medicaid.

Republicans in Congress are rushing dangerous Medicaid cuts

- Republican leaders in Congress are rushing to enact the largest Medicaid cut in history, which will make healthcare more expensive and less accessible for everyone, just to give tax cuts to the wealthy. Their bill would cut at least \$625 billion in federal funding from Medicaid and terminate health care for 10.3 million people, including at least 600,000 people in Illinois.
- Medicaid is a lifeline, providing access to health care for 3.4 million Illinoisans. The proposed cuts put care at risk for every single person enrolled in Medicaid, including 2 in 3 seniors in nursing homes, 1 in 3 people with disabilities, and half of our state's children.
- Cutting funding and placing restrictions on Medicaid will reduce access to healthcare for all Americans. An analysis by the Commonwealth Fund finds that Illinois would lose at least 14,000 jobs in the healthcare industry in 2026 alone if these cuts are enacted. Many of those healthcare jobs would come from the closure of hospitals and clinics, especially in rural communities, where healthcare is already harder to access.
- The proposal adds a requirement that Medicaid enrollees regularly report work to the State. This means that people who lose their job will also lose their Medicaid. There is nothing common sense about this proposal. In order to work, you have to be healthy enough to show up. Punishing people fighting cancer and other serious chronic diseases, gig workers and freelancers, caregivers, and people who get laid off—by terminating their health care—will only make them sicker and less able to work.
- Taking away Medicaid coverage for so many people will have massive repercussions for our health care system. People's health care needs won't change; state and local governments will just have far less money to cover them. Emergency rooms will see more uninsured individuals. Hospitals and mental health facilities will lay off workers, and will close. Uninsured workers will not be able to maintain the medication and services they need to remain employed.



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The bill before Congress would enact reckless cuts to Medicaid which threaten health care access for all

- The bill includes massive funding cuts to programs for all populations including children and older adults, as well as harmful eligibility restrictions, and ideologically driven attacks on immigrants, the LGBTQIA community, and women.
- The bill would add a job loss penalty to Medicaid for non-disabled adults 19-64 with no dependents. The current version of the bill requires someone to report at least 80 hours of work a month. If someone loses their job, they will also lose their Medicaid. This tactic was tested in other states, and it failed. It adds paperwork obligations and bureaucratic hoops that state systems do not have the capacity to handle, which causes health coverage loss even for people who are working. The cost and burden to states is substantial. States will also have to spend tens of millions of dollars on new systems to verify eligibility, money which would be better spent on providing coverage. The bill also proposes lots of increased eligibility screening – again, the goal is to increase the red tape so eligible people cannot qualify, and to shift costs to states.
- This proposal also would add new cost-sharing requirements for people covered through Medicaid expansion. But people covered through “expansion” are still very low-income! They are only marginally above the federal poverty level required to qualify for “traditional” Medicaid. People do not have the money to meet these cost-sharing obligations, which will only lead to delayed and avoided care that will be more costly to treat later.
- The bill would shorten retroactive coverage to just one month. The program currently allows up to three months of retroactive coverage, which helps individuals avoid financial burdens from unpaid medical bills incurred before they were covered by Medicaid. This new limitation will harm people in the throes of a medical emergency who may need a little time before they are able to officially apply for Medicaid. This change will particularly harm older adults who require nursing home care or other long-term care services, which can be very difficult to understand and coordinate after a medical emergency, and expensive to cover out-of-pocket.
- This bill will also penalize states that have extended eligibility to residents of their states regardless of immigration status. Under this bill, states that provide health coverage for



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people who are undocumented would have their Federal Medical Assistance Percentage (FMAP) for the expansion group from 90 to 80% starting in October 2027. This bill is an ideological attack on state healthcare coverage decision making. States like Illinois should be permitted to use their state funds to expand coverage to Illinoisans.

- The bill prohibits Medicaid and CHIP from covering gender affirming care for minors, which deprives people of their medically necessary healthcare based on ideology.
- The magnitude of these cuts is staggering. According to KFF, in Illinois, we will lose \$3 billion from federal Medicaid. This is money that was keeping seniors and disabled children at home because Medicaid lets people live in their communities. States will not be able to make up these losses. In fact, all areas of state programming, including education, are at risk to offset these federal Medicaid cuts.
- The bill will recklessly end coverage for at least 376,000 Illinoisans, and the real number of Illinoisans who lose their Medicaid coverage could be double that.

People do not want tax cuts for the wealthy at the expense of Medicaid

- The bill's massive cuts are not remotely about getting rid of fraud, waste and abuse. That is a red herring. The proposal is an ideological attack on Medicaid, which will cause states to have to cut benefits for seniors in nursing homes, low-income children and parents, pregnant women and people with disabilities. The massive changes will make it near impossible for states to fund existing programming, including the services that allow disabled kids and seniors to live at home.
- The bill targets Medicaid as a piggy bank to pay for tax cuts for billionaires. This bill hurts millions of working class and low-income people to extend huge tax breaks for a few.
- Voters support Medicaid and other social net programs, and voters depend on these programs. Poll after poll shows voters do not support cuts to Medicaid. Medicaid insures nearly 80 million people in America and is as popular as Medicare and Social Security. More people support increasing Medicaid funding than taking it away!



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Medicaid is Essential

- Every community has someone who counts on Medicaid: children, new moms, older adults, and working people who don't receive health insurance through their employer. Someone you care about is insured by Medicaid.
- Nationally, 5.6 million Americans count on Medicaid for their long-term care bills, including 6 in 10 nursing home residents.
- For older adults with low-incomes, Medicaid covers the gaps that Medicare does not fill. Every \$3 of \$10 Medicaid spending goes to Medicare enrollees.
- Medicaid is the primary payor of mental health and substance use treatment services.
- Rural and urban hospitals depend on Medicaid to provide in-patient care.

Medicaid is Efficient and an Economic Driver

- Illinois Medicaid is particularly efficient: Illinois is 44th in the nation for Medicaid spending per enrollee and Medicaid costs are well below those for private insurance.
- Medicaid helps keep everyone's healthcare costs down by reducing Illinois' rate of uninsured individuals.
- Medicaid keeps rural hospitals and community health centers functioning, which not only supports patients but also provides jobs throughout Illinois.
- Medicaid helps people be healthy enough to work and provides job supports for many people with disabilities.

Thank you to our partners for compiling many of the materials from which we have drawn these talking points. This document was last updated on May 20, 2025.

