

Medicaid Matters

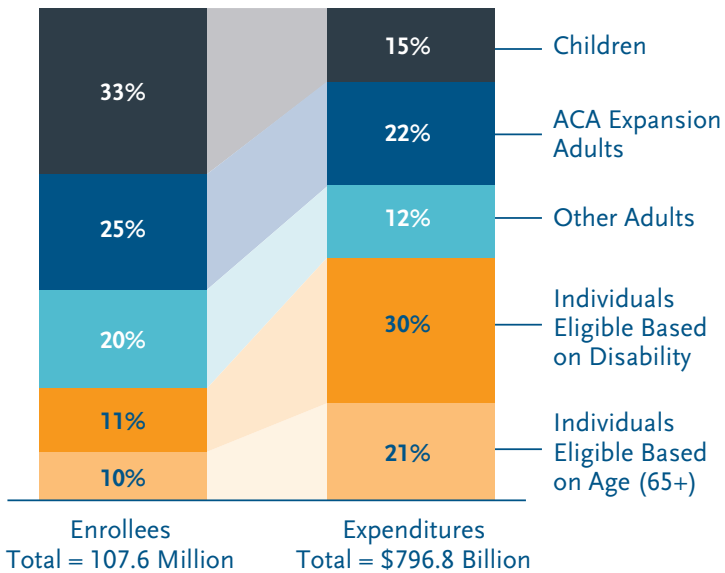
To People With Intellectual Disabilities



The government-funded health insurance program called Medicaid pays for the needed services which are provided either by private organizations like Mosaic or government agencies.

Enrollees vs Expenditures

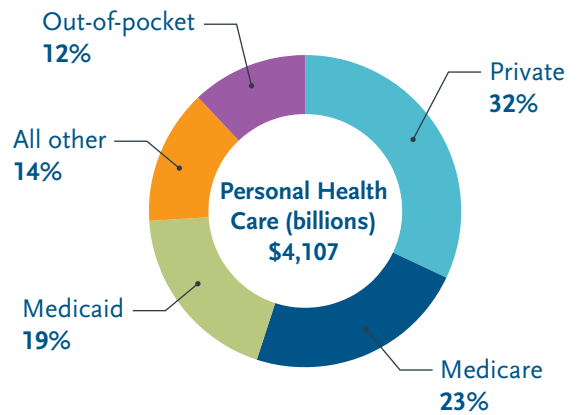
People eligible for Medicaid based on disability or age (65+) accounted for 1 in 5 enrollees but over half of all spending in 2023



Note: Includes full and partial benefit enrollees enrolled in at least one month of Medicaid during 2023. Total may not sum to 100% due to rounding.
 Source: KFF analysis of the T-MSIS Research Identifiable Files, CY 2023

U.S. Health Care Spending

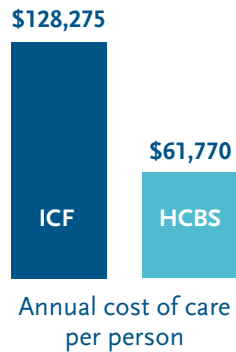
Medicaid represented only one-fifth of personal health care spending in 2023.



Note: All Other spending includes payments by the Children's Health Insurance Program, the Department of Defense, the Veterans Health Administration, worksite health care, other private revenues, Indian Health Services, workers' compensation, general assistance, maternal and child health, vocational rehabilitation, other federal programs, Substance Abuse and Mental Health Services Administration, other state and local programs, and school health.
 Source: KFF estimates based on 2023 National Health Expenditure Accounts data from CMS, Office of the Actuary

Home- and Community-Based Services (HCBS) vs Intermediate Care Facilities (ICF)

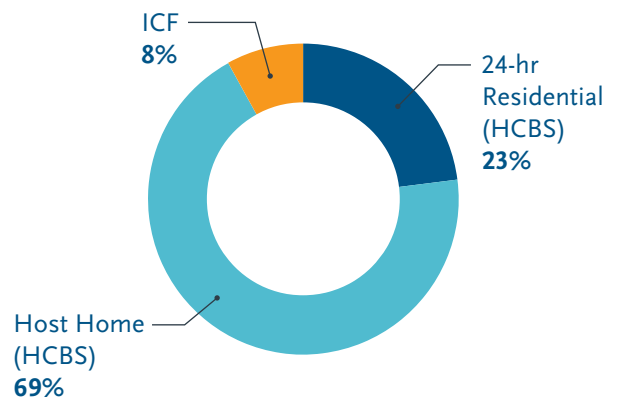
On average, the annual per-person Medicaid expenditures for HCBS recipients were less than half those of ICF residents.



Source: <https://pubmed.ncbi.nlm.nih.gov/18578578/>

Mosaic Residential Services

92% of Mosaic's 24-hour residential services are Home- and Community-Based Services.



Frequently Asked Questions

What is Medicaid?

Medicaid is a publicly funded and administered health insurance program. It provides coverage for people with disabilities, the elderly, low income adults and children.

How is Medicaid different from Medicare or private health insurance?

Medicare is federal health insurance for anyone age 65 and older, and some people under 65 with certain disabilities or conditions. Medicare and private health insurance usually only cover acute health care and Medicaid covers both acute health care and long-term care. Medicaid is only offered to people who demonstrate financial need and/or qualify for other reasons, such as having a disability. The people Mosaic supports qualify on both financial and disability needs.

What's the difference between acute health care and long-term care?

Acute health care typically treats conditions like colds, influenza or broken bones through medical care. Treatments focus on the short term—curing diseases, healing from accidents and preventing future illness or injuries. Other than major health events like cancer, costs are usually fairly low.

Long-term care focuses on supporting and improving the lives of people who have long-term, continual needs that cannot be cured. Treatments range from help with daily tasks like cleaning, bathing, meal prep and feeding to speech therapy, mental and behavioral health. Because these needs are lifelong and require continuous care, costs are much higher.

How does Medicaid help people with intellectual and developmental disabilities (IDD)?

For most people, long-term care is too expensive for an individual or a family to afford, even with full-time employment. Almost all of the nearly 5,000 people Mosaic supports rely on long-term care to survive, with Medicaid being almost the sole funder.

How much funding does Mosaic receive from Medicaid?

Nearly 96% of the income Mosaic earns comes from services paid for by Medicaid.

Medicaid spending seems to be really high, why is that?

Spending has increased in the last 15 to 20 years because more people need and qualify for Medicaid-funded services. But, Medicaid represents only one-fifth of health care spending in the U.S. As baby-boomers age, more are receiving Medicaid. Additionally, more people with IDD will need increased Medicaid benefits because their parents can no longer care for them at home. In the U.S. today, there are nearly one million households in which an adult with IDD is living with caregivers 60 or older.

Isn't there a better way to control costs?

Medicaid is the most cost-effective health care program in the U.S. Despite its efficiencies, there are still people who qualify for Medicaid but aren't receiving benefits. In the U.S., there are thousands of people with IDD on waiting lists for home- and community-based services (HCBS), which include group homes, in-home supports and host homes. HCBS are traditionally half the cost of state institutional settings or intermediate care facilities (ICF), but states are not required to offer them. The average HCBS cost is \$61,770 per person annually and the average ICF cost is \$128,275 per person annually.