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Obama Announces Pay Guarantee for In-Home Caregivers; No Cost Cap for Seniors *December 15, 2011*

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Julia Edwards

President Obama's latest executive order, announced on Thursday, will ensure in-home care workers receive minimum wage and overtime protections, but it does not address a possible rise in cost for the seniors they serve.

The White House estimates there are nearly 2 million in-home caregivers across the nation helping the sick and elderly. Those services, said Obama in a statement, are those that "a growing number of older Americans couldn't live without."

But, in his 2012 budget, Obama proposed copays for Medicare beneficiaries receiving the in-home care. Beneficiaries, like Gloria Hunt, 86, of Chicago, whose rheumatoid arthritis limits her mobility, have paid nothing in addition to Medicare premiums for medical assistance in the home. Under Obama's proposal, she would begin paying \$100 for every 60 days of care that does not require hospitalization.

Hunt says the increase would have a significant effect on her financially, and without in-home care she would have a difficult time getting around the house, buying groceries, and getting to doctors' appointments.

Some advocates for Medicare reform argue that seniors with more "skin in the game," using more of their own money to make higher copayments, would make wiser health care decisions.

"One of the main reasons Medicare is unsustainable is that enrollees are too heavily insulated from the cost of the medical care that they consume," says Michael Cannon, director of health-policy studies at the libertarian **CATO Institute**.

Still, threats to entitlements like Medicare are not likely to sit well among senior voters, who consistently rate Obama lower than any other age demographic. But if entitlements are the main concern, like they are for Hunt, Obama is likely to appear more favorable than any Republican candidate.

Hunt was a strong Obama supporter in 2008; she attended community meetings and passed out buttons with the "O" logo to her friends. But in 2012, she says, "you've got to hold your nose and vote."