



Letter: Medicaid is a lifeline to home-based caregivers

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Living with Limb-Girdle Muscular Dystrophy means I rely on caregivers for daily tasks. My wife Erin largely provides my caregiving support, and with it I'm able to work, live independently and support our family.

Caregiving is essential to my daily life yet often overlooked. Without this support, I can't complete essential tasks like getting out of bed, dressing or transferring to my wheelchair. When Erin is unavailable, I hire caregivers, but at \$20-\$30 per hour, the costs add up fast. Unfortunately, our system isn't built for disabled individuals who work full-time and need care.

Medicaid is a lifeline for millions, yet Congress continues to propose cuts that would make it even harder to access home-based care. Strict income limits mean that earning a full-time wage often disqualifies disabled workers from benefits. Private insurance doesn't cover caregiving, leaving many to pay out of pocket or rely on family members, which takes an emotional toll.

Erin is one of 53 million Americans providing unpaid care for chronically ill, disabled, older or younger family members. Many caregivers are stretched thin, and those who can't afford private care have even fewer options. Today, there are thousands on Medicaid's Home and Community-Based Services (HCBS) waitlists — 88% of whom have a disability — desperately waiting for the care they need.

Rather than cutting Medicaid, Congress should expand access to in-home care and update outdated income limits. Investing in Medicaid and home-based caregiving isn't just compassionate policy — it's an economic necessity.

Lawmakers must act to protect disabled workers and family caregivers who rely on Medicaid — before the system fails them entirely.

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