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Abstrak

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Benefit for the middle-class elderly are generally distributed through such social insurance programs as Social Security Old Age Insurance and Medicare. The inclusion of long-term nursing home services for the elderly in Medicaid provides an opportunity to gauge the relationship of the "middle class" to a means-tested public assistance program. This article develops the analysis by focusing on the nature of the recent changes in financial eligibility, the use of so-called Medicaid planning strategies by the elderly to gain eligibility, and a discussion of competing scenarios for the evolution of these policies in the near future. The analysis finds that the middle-class elderly are both an elusive socioeconomic group and a powerful cultural symbol which simultaneously constrains and supports their inclusion as recipients of Medicaid nursing home coverage.