

## MEANS TESTING

### **MEANS TESTING IN THE U.S. -- Some Basic Information**

**Means Testing** of social programs refers to the requirement of low or very low income and financial assets for receiving of a benefit.

Thus, if **Social Security** were means-tested, people with incomes higher than a certain income, and/or savings above a certain level, would receive no, or greatly reduced, benefits.

Thus, for if **Medicare** were means-tested, people over the age of 65 with incomes higher than a certain income, and/or savings above a certain level, would receive no, or greatly reduced, health coverage.

**Medicaid** is already means-tested. Thus, people without other health insurance who have more than about \$6000 in assets, or incomes that are not very low, are generally not eligible for health care coverage. Similarly, elderly people needing nursing home care are not eligible for the government to pay benefits unless they have little in assets and income.