NATIONAL ALLIANCE FOR CAREGIVING

Alleviating Barriers for Caregivers (ABC) Act (S. 1227 / H.R. 2491):

What It Could Mean for Family Caregivers

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Family caregivers are often the critical link between loved ones and the public programs that support them, yet must navigate disconnected systems across Medicare, Medicaid, CHIP, and Social Security on someone else's behalf. Nearly 60% spend time advocating with health care providers, service agencies, and insurers, adding significant administrative burdens to the work of caregiving. Streamlining processes, improving coordination across programs, and simplifying eligibility and enrollment requirements are essential to reducing these barriers and ensuring families can access the services for which they qualify.

The Alleviating Barriers for Caregivers (ABC) Act (S. 1227 / H.R. 2491) would direct the Centers for Medicare & Medicaid Services (CMS) and the Social Security Administration (SSA) to review and simplify the eligibility, application, and communication processes caregivers navigate across Medicare, Medicaid, CHIP, and Social Security. By requiring these agencies to identify and fix the duplicative paperwork, long wait times, and confusing processes caregivers face today, and to report their progress to Congress, the legislation could begin to lift some of the hidden administrative weight that caregiving already carries.

Key Data Point

58%

of family caregivers spend time performing administrative tasks.

The Hidden Workload of Navigating Care

For America's 63+ million family caregivers, providing care often means becoming an unpaid care coordinator navigating fragmented systems to secure essential benefits and services. When programs operate in silos, caregivers must repeat information, complete duplicative paperwork, and navigate varying eligibility and enrollment requirements. More than half interact with government agencies, community services, or care providers on a loved one's behalf, and one in four say they need help completing paperwork and determining eligibility for services. When renewals are missed or information falls through the cracks, families risk losing access to critical support.

The burden grows when caregivers support multiple people or manage complex care needs. Nearly one in four provide care for more than one person, while caregivers spend an average of 27 hours a week providing care, and 24% spend 40 or more hours. Navigating multiple programs adds another layer of administrative work to already demanding schedules, consuming time and energy that families need to provide care.

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1 in 4
family caregivers provide care for more than one person

27 hours
the average time providing care per week

24%
spend 40 hours or more per week providing care

The Cost of Disconnected Systems

Rather than operating as one coordinated system, Medicare, Medicaid, CHIP, and Social Security each operate their own eligibility rules, application forms, and communication channels. A caregiver helping a loved one who relies on more than one of these programs, which is common among older adults and people with disabilities, often has to re-enter the same information, track separate renewal deadlines, and navigate separate call centers and websites for each one. For the 29% of caregivers in the sandwich generation, caring for both children and adults (47% among caregivers under 50), those systems can span generations: CHIP for a child, Medicare for a parent, each with its own rules and deadlines.

This fragmented system wasn't designed with family caregivers in mind, yet they're the ones who absorb its costs: in time, stress, and sometimes delayed or lost care. For many families, enrolling in benefits is the first step in accessing care, and disconnected systems make that step harder at a time when affordability is already a struggle. More than one in four caregivers (28%) have difficulty finding affordable services like home health aides, transportation, and meal delivery, rising to 34% in rural areas.

How the ABC Act Helps Family Caregivers

The ABC Act requires the agencies caregivers regularly interface with to find and fix what currently makes those interactions harder than they need to be, and to show Congress and the public their work. Specifically, the bill would direct CMS and SSA to jointly:

- Reduce duplicate information requests and consolidate paperwork across Medicare, Medicaid, CHIP, and Social Security (including SSI and SSDI);
- Shorten call wait times and improve the usability of program websites;
- Expand translation and accessible-format options for caregivers and the people they support;
- Train staff and build more consistent, ongoing communication with caregivers; and
- Seek input directly from family caregivers, including caregivers with disabilities, and from people applying for or receiving benefits.

The bill also requires CMS to notify every state Medicaid and CHIP director within one year of enactment, encouraging similar reviews and sharing practices that reduce caregiver burden at the state level. It also puts a deadline on accountability – CMS and SSA must report to Congress within two years on what they found, what they are doing about it, and what it will cost, with an updated report two years after that. Both reports must be made public. For family caregivers, that means progress they can see, track, and hold agencies accountable for.

In a Caregiver's Words

"They need to make it clear what people are entitled to. After 7 years of paying everything for my mother…this year I was told she could get assistance. I did not know. I bet there are plenty of people like myself out there that have no idea."

—Ana, Florida | Caregiver to her mother

Reducing the Red Tape

For America's 63+ million family caregivers, the ABC Act could mean fewer duplicate forms, shorter hold times, and clearer answers from the programs their loved ones depend on. It will not eliminate the demands of caregiving, but it targets a burden that is largely avoidable: time and stress lost not to caregiving itself, but to systems that were never built with caregivers in mind. NAC urges Congress to pass the bipartisan ABC Act, and urges CMS and SSA to treat the reviews it requires as a genuine opportunity to make federal programs work better for the families who keep them running.

Sources

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Alleviating Barriers for Caregivers Act, S. 1227, 119th Cong. (2025). https://www.congress.gov/bill/119th-congress/senate-bill/1227

NATIONAL ALLIANCE FOR CAREGIVING

The National Alliance for Caregiving (NAC) is a catalyst for change, transforming how the United States recognizes, supports, and values our 63+ million family caregivers providing complex care. Through our nationally recognized research and advocacy for the first-ever National Strategy to Support Family Caregivers, we drive the policy, system, and culture change needed to make family caregivers a national priority. To learn more, visit caregiving.org.

About the Policy Explainer Series

The Policy Explainer Series, a cornerstone of the National Alliance for Caregiving's Healthcare Access, Affordability & Innovation Project, translates complex healthcare legislation and policy into plain terms - spelling out what it means for family caregivers. Designed for caregivers, patient advocates, and policymakers alike, each explainer pairs plain-language summaries with caregiver-focused analysis, data from Caregiving in the US 2025, and real caregiver stories - connecting policy to the realities of caregiving.