

**Many Americans past their tipping point on gratuities**

Wary of solicitations and mandatory tips, some saying no altogether, columnist says. **In Money**

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New streaming options include "The Iron Claw" and "The Idea of You." **In Life**

**Denver grabs opportunity as it slips by Minnesota**

Led by MVP Nikola Jokic, Nuggets turn things around, their win leaving Timberwolves wondering what happened, Jeff Zillgitt writes. **In Sports**

# USA TODAY

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BRUCE KLUCKHOHN/  
USA TODAY SPORTS



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## Michael Cohen takes the stand

Star witness testifies against former boss Trump

**Aysha Bagchi, Kinsey Crowley, Bart Jansen and David Jackson**  
USA TODAY

NEW YORK – The man who once said he'd take a bullet has taken the stand.

Disgraced fixer Michael Cohen on Monday connected the dots the prosecution needed him to connect. He testified that his ex-boss, former President Donald Trump, was fully involved in plans to pay off people with unflattering stories about extramarital affairs in the

lead-up to the 2016 election. And, Cohen said, Trump's motivations were to protect his electability, not his wife.

Prosecutors say Trump unlawfully interfered in that election by paying porn star Stormy Daniels \$130,000 and falsifying business records to hide it. Trump has denied the affair and pleaded not guilty.

The disbarred lawyer is a challenging witness: Cohen has pleaded guilty to

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Former Donald Trump attorney Michael Cohen arrives Monday at Manhattan Criminal Court in New York for the trial of the former president on charges of falsifying business records.

ANGELA WEISS/  
AFP VIA GETTY IMAGES



## People with disabilities scramble for answers

Many have lost benefits in Medicaid 'unwinding'

**Daniel Chang**  
KFF Health News

Jacqueline Saa has a genetic condition that leaves her unable to stand and walk on her own or hold a job. Every weekday for four years, Saa, 43, has relied on a home health aide to help her cook, bathe and dress, go to the doctor, pick up medications and accomplish other daily tasks.

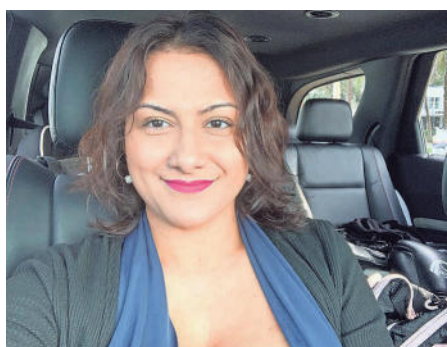
She received coverage through Florida's Medicaid program until it abruptly stopped at the end of March, she said.

"Every day the anxiety builds," said Saa, who lost her home health aide for 11 days, starting April 1, despite being eligible. The state has since restored Saa's home health aide service, but she leaned on her mother and her 23- and 15-year-old daughters while struggling to regain her Medicaid benefits.

"It's just so much to worry about," she said. "This is a health care system that's supposed to help."

Medicaid's home and community-based services are designed to help people like Saa with disabilities and who need help with everyday activities, stay out of a nursing facility. But people are losing benefits with little or no notice, getting bad advice when they call for information, and facing major disruptions in care while they

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Jacqueline Saa has a progressive genetic condition that leaves her unable to stand and walk on her own. Through Florida's Medicaid program, she hired a home health aide to help her with various everyday tasks, but her coverage abruptly stopped at the end of March. PROVIDED BY JACQUELINE SAA



Indiana Fever fans eagerly await Caitlin Clark taking the court during a preseason game last week. Clark's first WNBA regular-season game is on Tuesday night. GRACE HOLLARS/USA TODAY SPORTS

## Lifting women's sports

Clark recaptures lure of '99 US soccer team in remarkable fashion



**Christine Brennan**  
Columnist  
USA TODAY

**No one forced this on anyone. It wasn't media-driven. It was the fans, they did it. People want to spend their money to see her.**

A year and a half ago, a vast majority of Americans had no idea who she was, an athletic young woman tucked away in a Midwestern university town, known to women's college basketball fans but otherwise hidden from the gaze of the national media.

Now Caitlin Clark is the most popular athlete in the nation, the driving force behind the greatest days in the history of women's sports, America's girl next door all grown up and the personification of everything the country was hoping Title IX might give us.

Grandmothers shopping in the produce section know her name. So do boys on the driveway who yell it out after swishing a long jumper. TV ratings that would have been unimaginable several months ago are now the norm; no one scoffed when women's basketball easily outperformed the men's during this year's NCAA tournaments. It simply made sense because of her.

The country's biggest basketball arenas sell out within hours when she's coming to town. It happened in college; now it's happening in the pros.

Disney+ has decided to air its first live sporting event ever, her first WNBA regular-season game Tuesday night, Indiana at Connecticut. Her No. 22

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## 'Zombie' universities are among us: Dead, but alive and scamming online

**Chris Quintana**  
USA TODAY

Stratford University says it will prepare students to "Be the Boss." But applicants hoping a Stratford education will ensure that future are headed for disappointment: The Virginia school closed two years ago this fall.

Instead, Stratford is one of at least nine shuttered colleges whose names have been resurrected on the web. None of these zombie universities is

accredited or cleared to receive federal financial aid. Their motives are cloaked in a mystery no federal oversight agency seems to have tried to solve.

Kari Kammel, who heads the Center for Anti-Counterfeiting and Product Protection at Michigan State University, said she suspected identity theft could be at play for some.

"They figured out a way to post something, get students to apply, take application information, take credit card information, take financial aid informa-

**Inside**

How to tell if that online college is real or a convincing decoy. **3A**

tion," Kammel said.

Some of the imposter websites are tied to colleges that shut down long ago, like Morrison University in Nevada, which closed its doors in 2014. Others focused on institutions whose demise

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