

Healthcare Reform and the Affordable Care Act:

Older Americans (65+) & Medicare Recipients



Medicare & the Affordable Health Care Act

Medicare is a federal health insurance program for people who are 65 and over and for some younger people with disabilities. The Affordable Health Care Act protects the basic Medicare benefits of those eligible or currently using Medicare. The law also ensures that all enrollees have better access to primary care services¹.

A person with Medicare does not need to buy additional coverage through the Health Insurance Marketplace: *all Medicare enrollees* can keep their existing coverage for doctor and hospital visits.

Medicare Open Enrollment Period: October 15 - December 7, 2013

New Medicare Benefits under the Affordable Care Act ³
More Comprehensive Preventative Care Services Provided
Addresses the Part D Prescription Drug "Doughnut Hole"
Medicare Advantage Consumer Protections/ Fraud Monitoring/ Premium Payments

More Preventive Care for Less

Medicare now covers more preventive health screenings and tests. Preventive care is important to catch health problems sooner and treat them more quickly. *Health screenings and tests include:*

- A yearly "wellness" visit to update your personalized prevention plan
- Bone mass measurements
- Colon cancer screenings
- Diabetes and heart disease screenings
- Flu shots, pneumonia shots and the hepatitis B shot
- Glaucoma tests (*eye diseases*)
- Prostate cancer screening

(See the full list at www.Medicare.gov)

Steadily Closes the Part D Prescription Drug "Doughnut Hole".

- The coverage gap, or "doughnut hole", begins once an individual's Medicare prescription drug plan has spent a certain amount of money for covered drugs and the individual is then required to pay out-of-pocket for any remaining prescription drugs costs up to a certain limit.
- Under the ACA, individuals who fall into the Medicare *doughnut hole*, get a **52.5%** discount on *brand name* drugs, and a **21%** discount on *generic* drugs. These discounts will gradually increase until the *doughnut hole disappears in 2020*.

Premium Payments

- Income-related premiums now apply to people who *have Medicare Part D prescription drug coverage* and who have incomes starting at **\$85,000** for a *single person* or **\$170,000** for *married couples* filing joint tax returns.

Medicare Advantage Consumer Protections

- **High-quality Medicare Advantage plans** get bonuses for providing good care, and they must spend some of that money on plan members.

- Eligible for *extra benefits or rebates (money back)* if enrollee is part of a high-quality plan. Plans are rated from five stars (highest) to one star (lowest). Find plan's star rating at www.Medicare.gov.
- Medicare Advantage plans must now spend at least 85 cents of every dollar of an individual's premium on care, as opposed to administrative costs (costs that are not related to direct care).
- Medicare Advantage plans may not charge more than original Medicare for services, such as chemotherapy, skilled nursing care and kidney dialysis, which you may need in case of serious illness.

Better Access to Primary Care through Physician Incentives


- Primary care doctors and nurses who treat people with Medicare will receive bonus incentives for providing quality care.
- Medicare will provide bonus payments to physicians and nurses who provide primary care in areas with provider shortages.

Cracks Down on Waste and Fraud

Medicare is working to cut down on fraud to protect enrollee benefits and to make sure Medicare spends more wisely.

- There are new tools to find people who send false bills to Medicare, available at www.stopmedicarefraud.gov. To learn more about fighting health care fraud, visit AARP's *Fight Fraud* page at www.aarp.org/fightfraud.


AARP has created an easy and non-invasive survey for Medicare Eligible citizens to review exactly how the ACA will benefit their lives²: <http://healthlawanswers.aarp.org/>



Secure Medicare Coverage

Medicare is a federal health insurance program for people who are 65 and over and for some younger people with disabilities. The health care law protects your basic Medicare benefits. The law also makes sure you have better access to primary care doctors.

- ✓ **You Keep the Coverage You Have**
 - You keep the coverage you already have for doctor and hospital visits.
- ✓ **You May Have Better Access to Primary Care**
 - Primary care doctors and nurses who treat people with Medicare will get bonus payments for providing quality care.
 - Medicare will give bonus payments to doctors and nurses who provide primary care in areas with doctor shortages.
- ✓ **Medicare Advantage Consumer Protections**
 - High-quality Medicare Advantage plans get bonuses for providing you with good care, and they must spend some of that money on plan members. This means you might get extra benefits or rebates (money back) if you are part of a high-quality plan. Plans are rated from five stars (highest) to one star (lowest). Find your plan's star rating at www.Medicare.gov.
 - Medicare Advantage plans must now spend at least 85 cents of every dollar of your premium on your care, as opposed to administrative costs (costs that are not related to your care).
 - Medicare Advantage plans may not charge you more than **Original Medicare** for services, such as chemotherapy, skilled nursing care and kidney dialysis, which you may need in case of serious illness.



New Medicare Benefits

Where to get help:

Medicare
Call: (800) 633-4227
Visit: [Website](#)

Medicare/State Health Insurance Counseling Assistance Program
Call: (866) 552-4464, option "4"
Visit: [Website](#)

Medicaid
Georgia Medicaid Program
Call: (404) 656-4507
Visit: [Website](#)

AARP website provides customized consumer information.

For example, information shown is the Medicare provisions for a 65+ year old Women living in Georgia with an income of less than 11,000 per year. She is currently insured by Medicare.

These are your responses:

State: Georgia
Gender: Female
Age: 65 or older
Household: 1 Person
Income: Below \$11,000
Tribal Status: No
Insurance: Medicare

[Back](#) [Start Over](#) [Download PDF](#)

Get More Information

For more information about the health care law and your coverage, visit www.Medicare.gov or call (800) 633-4227.

State Health Insurance Counseling Assistance Program (SHIP) is also available to assist Medicare enrollees. Visit the **Georgia SHIP website** or call (800) 633-4227 and ask for the number of the SHIP in Georgia

References

¹AARP (2013). Find Your Way Around Health Care. Retrieved from http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-07/aca-factsheet-for-65-aarp.pdf

²AARP. (2013). AARP Health Law Answers. Retrieved from <http://healthlawanswers.aarp.org/>

³Lalli, F. (2013). The healthcare law's 10 essential benefits. *AARP The Magazine*. Aug/Sept. 2013