

SENIORS NEED TO KNOW

Seniors and the Affordable Care Act

Under the Affordable Care Act, over 5.1 million people with Medicare saved more than \$3.1 billion on their prescriptions in 2010 and 2011—that's an average of about \$635 per person. The health reform law is also bolstering Medicare by providing new tools to crack down on fraud, waste, and abuse, recovering more than \$4 billion taxpayer dollars last year alone.

The Affordable Care Act strengthens Medicare and helps seniors take charge of their health. The law provides important benefits such as free preventive services, free annual wellness visits, and a 50% discount on prescription drugs for Medicare recipients in the coverage gap known as the "donut hole." You can also work with your doctor to create a personalized prevention plan.

Top Things to Know for Seniors:

- Under the health care law, your existing guaranteed Medicare-covered benefits won't be reduced or taken away. Neither will your ability to choose your own doctor.
- Nearly 4 million people with Medicare received cost relief during the law's first year. If you had Medicare prescription drug coverage and had to pay for your drugs in the coverage gap known as the "donut hole," you received a one-time, tax free \$250 rebate from Medicare to help pay for your prescriptions.
- If you have high prescription drug costs that put you in the donut hole, you now get a 50% discount on covered brand-name drugs while you're in the donut hole. Between today and 2020, you'll get continuous Medicare coverage for your prescription drugs. The donut hole will be closed completely by 2020.
- Medicare covers certain preventive services without charging you the Part B coinsurance or deductible. You will also be offered a free annual wellness exam.
- The life of the Medicare Trust Fund will be extended as a result of reducing waste, fraud and abuse, and slowing cost growth in Medicare, which will provide you with future cost savings on your premiums and coinsurance.

Resources for Seniors:

At www.HealthCare.gov you can find resources to find coverage and long-term care options, as well as information to help you get the most out of your insurance:

- Learn more about using **Medicare** and your options for **Long-Term Care**.

- See if you are eligible and learn more about **Medicaid** options for seniors.
- Use the **Compare Care Providers** page to find the best doctor, hospital, nursing home or other health care provider where you live.
- If you don't have Medicare, **find coverage** and pricing options.
- Medicare **Drug Discounts**: See how the prescription drug coverage gap will close between now and 2020.
- **Understand your health plan** and learn how to make it work for you.
- Learn more about Medicare **Preventive Services** at **Medicare.gov**.

This article was re-printed directly from:

HealthCare.gov

Take health care into your own hands

A federal government website managed by the U.S. Department of Health & Human Services
200 Independence Avenue, S.W. - Washington, D.C. 20201

The Older Adult Advisory Commission is responsible for advising the Department of Health and Human Services and the Board of Supervisors on the needs of Placer County's older adults. Meetings are held the 3rd Tuesday at 1:00 PM. More information may be found online at:

<http://www.placer.ca.gov/Departments/hhs/adult/OlderAdultAdvisoryCommission.aspx>

or by calling the Public Authority at (530) 886-3680.