

# Health Reform Information for Seniors

The following information was compiled from several U.S. Department of Health and Human Services webcasts and contains basic details of health reform for Medicare recipients.

## **Immediate benefits**

- One of the biggest misconceptions about health reform may be that there are cuts being made to Medicare. This is not true.
- Those under 65 and on Medicare will not lose any benefits. Coverage will remain the same and some also will receive the additional benefits included under Part B.
- Retiree drug plans will remain protected and employers providing these plans will receive a tax benefit.

## **Doughnut hole refund checks/prescription drugs**

- Beginning June 15, 2010, beneficiaries who reach the doughnut hole will receive a \$250 check to help with covering the cost of their prescription drugs. The goal is to reduce the doughnut hole annually over 10 years, eliminating it by 2020.
- Those beneficiaries who have reached the doughnut hole prior to June of 2010 will be the first to receive their checks.
- Checks will be mailed directly to the beneficiary. NO private insurance company will contact beneficiaries and no personal information will be requested.
- Beginning in 2011, brand name drug companies will contract with the Centers for Medicaid and Medicare Services to offer up to 50 percent discount on some prescription drugs for Part D members.

**Important Reminder: The federal government does not sell insurance door-to-door, and there is no insurance plan called "Obamacare." Watch out for scams and be protective of your Medicare card and all other personal information.**

## **Other information**

- Beginning in 2011, Medicare Part B will cover routine checkups and preventive care at no cost to the beneficiary.
- Medicare Advantage plans will continue to be available. However, insurance companies can choose to enter or leave the market. The plans will gradually reduce payment to insurance companies and will resemble Medicare fee-for-service plans, which will promote competition. No cuts in Medicare Advantage plan reimbursement are expected through 2011.
- Open enrollment periods will change beginning in 2012. Open enrollment will change from November 15- December 31 to October 15- December 7.