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# “A Conversation About Medicare And Healthcare Reform”

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# Will healthcare reform require persons to choose new or different Medicare coverage?

- Medicare is not part of the healthcare insurance programs created by the Affordable Care Act
- Persons enrolled in Medicare and/or Medicare Advantage plans are not mandated to change coverage/plan providers due to healthcare reform measures
- American 65 and older receiving Medicare are not required to purchase Medicare insurance through an exchange and are exempt from being penalized for no health insurance

## Is healthcare reform reducing Medicare coverage?

- **There has actually been an increase in coverage/services as required by features in the healthcare reform law**
- **Medicare now provides some preventative care such as:**
  - Colonoscopies
  - Mammograms
  - Annual Wellness Visits
- **Persons will not be charged for the Part B coinsurance or deductible for this care**

## Will healthcare reform affect a person's choice of physician/hospital?

- There are no provisions in the law which will affect the physicians/care facilities persons choose for their healthcare needs
- Doctors, hospitals, pharmacies and other providers may make their own decisions about how they participate as Medicare providers and to continue/discontinue serving the Medicare population

# Is healthcare reform going to phase out Medicare?

- There are no provisions for Medicare to be replaced with another plan/program now or in the future
- The Medicare program's Trust Fund has been fortified with additional monies:
  - It will operate at least until 2029
  - This represents a 12 year extension to the program

# Will Persons Have To Pay More For Medicare?

- **Some persons will have higher Medicare premiums**
  - **Premiums will increase slightly for individuals earning over \$85,000 annually, couples combined income of \$170,000 annually**
- **Conversely, Medicare beneficiaries who reach the Medicare gap in prescription drug coverage (known as the “donut hole) will receive:**
  - **47.5% discount on Medicare Part D brand prescription drugs**
  - **21% discount on Medicare Part D generic prescription drugs**
  - **The donut hole is expected to be completely closed (covered with standard Medicare coverage copays for enrollees) by 2020**
  - **Part D copays will be eliminated for persons eligible for Medicare and Medicaid (“dual eligibles”) and who are receiving home- and community-based services**

## How will Medicare Advantage plans be affected?

- **Some Medicare Advantage plans will receive lower payments and they may reduce optional benefits like dental or vision.**
- **Medicare Advantage plans offering higher quality benefits may be eligible for a bonus from the government (part of which must be spent on improving enrollee benefits)**
- **In 2014, Medicare Advantage plans are required to spend at least 85% of each dollar they receive on healthcare for beneficiaries (the remaining 15% is money the plan retains to put towards profits, reinvestment in plan operations, etc.)**



# Summary

- **Healthcare reform initiated limited changes in the nation's Medicare program**
- **Some coverage rules will improve level of care/service for Medicare enrollees**
- **Cost increases were minimal and did not have widespread affect on enrollees**
- **Enrollees still have considerable influence in the physicians/hospitals they choose for care**
- **As healthcare reform measures are implemented moving forward, Medicare may experience additional changes due to the evolving healthcare marketplace**

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