

## October 2013 Health Notes by Evelyn Ames

### Medicare and the Affordable Care Act: What Does It Mean for You?

Essentially, a person on Medicare does not have to do anything or buy anything extra in relation to the Affordable Care Act (ACA). “Medicare Part A and Advantage plans fully qualify as insurance under the new law. And nothing significant about Medicare is changing in 2014. Benefits and programs will work the same as they do now” (*Consumer Reports*, Nov 2013, p. 32). Of interest to those who recently retired and enrolled in Medicare, and have a younger spouse, is that the nonworking “younger spouse can buy a plan on the marketplace and not worry about getting turned down or charged extra on the basis of a pre-existing condition” (p.32).

The following information is quoted from <http://www.medicare.gov/about-us/affordable-care-act/affordable-care-act.html>.

#### Top 5 things to know about the Affordable Care Act (ACA) if you have Medicare:

1. **Your Medicare coverage is protected.**

Medicare isn't part of the Health Insurance Marketplace established by ACA, so you don't have to replace your Medicare coverage with Marketplace coverage. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you'll still have the same benefits and security you have now. You don't need to do anything with the [Marketplace](#) during Open Enrollment.

2. **You get more preventive services, for less.** Medicare now covers certain [preventive services](#), like [mammograms](#) or [colonoscopies](#), without charging you for the Part B coinsurance or deductible. You also can get a [free yearly "Wellness" visit](#).

3. **You can save money on brand-name drugs.** If you're in the donut hole, you'll also get a 50% discount when buying Part D-covered brand-name prescription drugs. The discount is applied automatically at the counter of your pharmacy—you don't have to do anything to get it. [The donut hole will be closed completely by 2020](#).

4. **Your doctor gets more support.** With new initiatives to support [care coordination](#), your doctor may get additional resources to make sure that your treatments are consistent.

5. **The ACA ensures the protection of Medicare for years to come.** The life of the Medicare Trust fund will be extended to at least 2029—a 12-year extension due to reductions in waste, fraud and abuse, and Medicare costs, which will provide you with future savings on your premiums and coinsurance.

Two federal governmental web sites, one with videos, provide insight: <https://www.healthcare.gov/> [http://www.youtube.com/watch?v=G7FyUbIVCuY&feature=plcp&context=C45a0a3aVDvjVQa1PpcFN4csj9By8rCO1G7UZ\\_KUuEny2auTG1czY%3D](http://www.youtube.com/watch?v=G7FyUbIVCuY&feature=plcp&context=C45a0a3aVDvjVQa1PpcFN4csj9By8rCO1G7UZ_KUuEny2auTG1czY%3D). The November 2013 issue of *Consumer Reports* includes a guide and listing of private health plan rankings and Medicare Advantage health plan rankings from the National Committee for Quality Assurance (NCQA), a non-profit health care quality measurement group. For one explanation of myths/concerns about the ACA, consider Jeffery Young's article (“The Biggest Myth about Obamacare”) at Huffington Post. Web site is: [http://www.huffingtonpost.com/2013/09/23/obamacare-change\\_n\\_3975425.html](http://www.huffingtonpost.com/2013/09/23/obamacare-change_n_3975425.html).

A long list of media sources with corresponding news stories is at <http://www.healthpocket.com/press>. At <http://www.healthpocket.com/media> is information about the premise of HealthPocket.

Washington State: [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org) compares private health insurance, plans, costs, coverage levels); at Whatcom Alliance for Health Advancement (<http://www.whatcomalliance.org/>) a “get-enrolled” list of in-person assister organizations is listed. WAHA is a valuable source for health care information. It is located at 800 E. Chestnut. Lower level, Suite 2.