

HEALTH CARE REFORM FOR SENIORS

The Affordable Care Act makes significant improvements to Medicare and health care for all seniors.

Improvements to Medicare

- For the over 100,000 Medicare beneficiaries in Vermont, premiums will be reduced and Medicare solvency will be extended by at least nine years without cutting benefits.
- The Affordable Care Act explicitly states that no reductions in Medicare guaranteed benefits will be made and that any savings generated for the Medicare program will extend Medicare solvency, reduce Medicare premiums and cost-sharing for beneficiaries, improve or expand Medicare guaranteed benefits, and preserve access to Medicare health providers.
- Currently, traditional Medicare beneficiaries pay more as a result of overpayments to Medicare Advantage plans nationwide. Under the Affordable Care Act, changes to the Medicare Advantage payment system will eliminate overpayments to Medicare Advantage plans. Health care reform will lower Medicare costs for all beneficiaries in Vermont, even those not enrolled in Medicare Advantage plans by as much as \$45.

Improvements to Prescription Drug Coverage for Seniors

- Each year roughly 18,600 Vermont seniors hit the Medicare Part D “donut hole.” Beginning January 1, 2011, seniors enrolled in the Medicare prescription drug program will receive a 50 percent discount on brand-name or generic drugs they need to buy if they fall within the coverage gap.

Access to Prevention and Wellness Care

- Medicare beneficiaries will now have free annual wellness visits where they can develop personalized prevention plans with their doctors to address health conditions and other risk factors for disease before they become difficult and costly to treat.
- The Affordable Care Act also eliminates out-of-pocket costs for preventative care like mammograms or diabetes screenings. To learn more about the preventative services included please visit www.healthcare.gov.

Affordable Long Term Care

- 65% of seniors need long-term services at home, which cost an average of \$18,000 each year. The Affordable Care Act creates a voluntary long-term care insurance program, called the CLASS program, which will provide a cash benefit to help seniors and people with disabilities obtain services and supports that will allow them to remain in their homes and communities.

Control Chronic Disease

- Over 90% of Medicare costs are spent on treating chronic conditions. The Affordable Care Act will invest in innovative medical homes and care coordination efforts to improve the quality of care that seniors receive.

To learn more about the Affordable Care Act and its impact on Medicare please visit www.healthcare.gov and Leahy.senate.gov.