

HEALTH CARE REFORM FOR SENIORS

The Patient Protection and Affordable Care Act will make significant improvements in 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 Patient Protection and 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 Patient Protection and Affordable Care Act, overpayments to Medicare Advantage will be eliminated by transitioning to a competitive bidding process. 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.
- Health Care Reform will provide a 10 percent Medicare bonus payment for primary care physicians and general surgeons to ensure Medicare beneficiaries continued access to physicians.

Improvements to Prescription Drug Coverage for Seniors

- Each year roughly 18,600 Vermont seniors hit the Medicare Part D “donut hole.” **Starting this year**, seniors who hit this gap in their prescription drug coverage will receive a \$250 check and the “donut hole” will gradually continue to close until 2020 when the gap will be eliminated completely.
- **Beginning July 1, 2010**, 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

- Today seniors must pay 20% of the cost of many preventative services. 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 Patient Protection and Affordable Care Act also eliminates out-of-pocket costs for preventative care, like mammograms or diabetes screenings.

Affordable Long Term Care

- 65% of Seniors need long-term services at home, which cost an average of \$18,000 each year. The Patient Protection and Affordable Care Act creates a voluntary long-term care insurance 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 Patient Protection and Affordable Care Act will invest in innovative medical homes and care coordination efforts to improve the quality of care that seniors receive.