

Good news about Medicare. Your benefits are getting better!



There are benefits for seniors in the new health care reform law. The guaranteed Medicare benefits you currently receive will remain the same. During the open enrollment in the fall, you will continue to have a choice between Original Medicare and a Medicare Advantage plan. Medicare will continue to cover your health costs the way it always has, and there are no changes in eligibility.

Help with the Part D Prescription Drug Donut Hole

If you reach the donut hole, you will receive a 50% discount when buying Part D-covered brand-name prescription drugs. Over the next ten years, you will receive additional savings until the coverage gap is closed in 2020.

Free Preventive Benefits to Help you Stay Healthy

Beginning in 2011 you can get free preventive care services like colorectal cancer screenings and mammograms. You can also get a free annual physical to develop and update your personal prevention plan based on current health needs.

Improves Medicare Advantage

If you are in a Medicare Advantage plan, you will still receive guaranteed Medicare benefits. Beginning in 2014, the new law protects Medicare Advantage members by taking strong steps to ensure that at least 85% of every dollar these plans receive is spent on health care, rather than administrative costs and insurance company profits.

Better Access to Care

Your choice of doctor will be preserved. The law increases the number of primary care doctors, nurses and physician assistants to provide better access to care through expanded training opportunities, student loan forgiveness and bonus payments.

Improves Long -Term Care Choices

The new law provides incentives to states to improve home and community-based care options for individuals on Medicaid. New tools and resources also improve nursing home quality and combat elder abuse and neglect.

Help for Early Retirees

To help offset the cost of employer-based retiree health plans, the new law creates a program to preserve those plans and help people who retire before age 65 get the affordable care they need.

Help for People with Pre-existing Conditions

The new law provides affordable health insurance through a transitional high-risk pool program for people without insurance due to a pre-existing condition.

Private Coverage for Children and Adults with Pre-existing Conditions

Insurance companies will be prohibited from denying coverage due to a pre-existing condition for children starting in September 2010, and for adults in 2014.

End to Lifetime Limits

Insurance companies will be banned from establishing lifetime limits on your coverage, and use of annual limits will be limited starting September 2010.

New Tools to Fight Fraud and Protect Your Medicare Benefits

The new law contains important new tools to help crack down on criminals seeking to scam seniors and steal taxpayer dollars. It reduces payment errors, waste, fraud, and abuse to make Medicare more efficient and return savings to the Trust Fund to strengthen Medicare for years to come. You are an important resource in the fight against fraud. Be vigilant and rely only on your trusted sources of information about your Medicare benefits. Call your local ServiceLink at 1-866-634-9412 if you want to report something that seems like fraud.

Keep Medicare Strong and Solvent

Over the next 20 years, Medicare spending will continue to grow, but at a slightly slower rate as a result of reductions in waste, fraud, and abuse. This will extend the life of the Medicare Trust Fund by 12 years and provide costs savings to those on Medicare. In 2018, seniors can expect to save almost \$200 per year in premiums and over \$200 per year in co-insurance compared to what they would have paid without the new law. Upper-income beneficiaries (\$85,000 of annual income for individuals or \$170,000 for married couples filing jointly) will pay higher premiums. This will have an impact on about 2% of Medicare beneficiaries.

**Find out more about your improved Medicare.
Call you local ServiceLink TODAY!
1-866-634-9412 or log on to www.servicelink.org**