



The Health Care Law and You



HealthCare.gov





The Health Care Law

In March 2010, President Obama signed into law the Affordable Care Act.





The Law Strengthens Medicare

- Many free **preventive services** and a free **annual wellness visit**.
- A **50% discount on covered brand-name medications** for those in the prescription drug donut hole. In 2011, seniors save an average of nearly \$600. The donut hole will be closed in 2020.
- **Cracks down on fraud** to protect Medicare, including tougher penalties for criminals.
- Makes sure your doctors can **spend more time with you** and **improve care coordination**.
- Improvements that **extend the life of the Medicare Trust Fund**.





The Law Keeps Seniors Healthy

- Many preventive services like flu shots, diabetes screenings, mammograms, and other cancer screenings are free.
- Every year, you can get a free Wellness Visit – a chance to sit down and spend more time with your doctor to discuss your health.
- As of November 2011, 22.6 million people with Medicare have received at least one of these free services.





The Law Saves Seniors Money

- Seniors in Medicare now get half-off your covered brand-name drugs while in the donut hole.
- This discount has already saved nearly 3 million people with Medicare an average of nearly \$600 each.
- These savings occur at the pharmacy. You don't have to file any forms or wait for a check.
- The donut hole will be closed by 2020.





The Law Saves Seniors Money

"What a change for the better. This year it was easier to pay my bills, whereas last year I had to borrow money to pay for my medications when I was in the doughnut hole."

--Carolyn F. in Florida

"I reluctantly called the insurance company.... If they had made a mistake, I knew they would catch it sooner or later. I was very surprised that it turned out to be such a good discount."

--Joan G. in Ohio





The Law Saves Seniors Money

- Over the next ten years, the law will save the average person in Medicare \$3,500.
- People with Medicare who have the highest prescription drug costs will save an average of \$12,300.





The Law Cracks Down on Fraud and Abuse

The health care law provides unprecedented new tools and resources to fight and prevent fraud and abuse in Medicare.

**“Metro Detroit Man Charged
in \$30 million Medicare
Fraud Scheme”**

-- Detroit Free Press

**“Health Care Fraud
Prosecutions on Pace To Rise
85%”**

-- USA Today

**“Fraud Offenders Convicted in Massive Home
Healthcare Case”**

-- The Miami Herald



You Can Help Stop Fraud and Abuse

- Protect your personal information.
 - Guard your Medicare and Social Security numbers.
 - Be suspicious of anyone who offers you free medical services or equipment.
- Consider joining the Senior Medicare Patrol:
 - Volunteers do everything from explaining benefits to sending tips to investigators.
- For more, visit www.stopmedicarefraud.gov.





The Law Helps Improve Care

- Some seniors with multiple chronic conditions see an average of 14 different doctors and fill 50 prescriptions a year.
- The health care law helps doctors and nurses coordinate care using electronic health records just like they do at health systems like the Mayo Clinic and the Cleveland Clinic.
- The law helps your doctors and specialists stay on the same page, helping you spend more time with your doctor.





The Law Helps Your Family

- Protection from the worst insurance company abuses
- Makes health care more affordable
- Better access to care





The Law Helps Your Family

- Insurance companies can no longer deny coverage to children with pre-existing conditions.
- An additional 2.5 million young adults have health insurance.
- Millions more Americans have access to free preventive services.
- Insurance companies are more accountable to consumers.
- Thousands of new doctors and nurses around the country.





Did You Know...

- The law protects all your guaranteed Medicare benefits.
- You can continue to choose your own doctor.
- Medicare costs are going down in 2012.
- Seniors still have access to a strong Medicare Advantage program.
- The law adds 8 years to the life of the Medicare Trust Fund.



Learn More

http://www.healthcare.gov

http://www.medicare.gov

1-800-MEDICARE

