

Congressional Connection



CONGRESSWOMAN
CAROLYN CHEEKS KILPATRICK

A STRONGER MEDICARE



Medicare, which has provided health care for Americans who are 65 and older for the last 45 years, is working. The new law strengthens Medicare by doing the following:

- Providing a **\$250 rebate** to those in the donut hole this year
- Providing a **50% discount on brand name drugs** in the donut hole in 2011
- Phasing in more discounts for drugs to **close the donut hole completely** by 2020
- Extending the solvency of the Medicare Trust Fund

Source: Office of Speaker Nancy Pelosi

Health Care Reform: A Guide for Seniors

How the New Law Helps Seniors

Health insurance reform means better benefits, lower costs, and a stronger Medicare program.

Now that health care reform has become law, what does that mean for you? The new law includes provisions that will improve your access to quality health care in several ways.

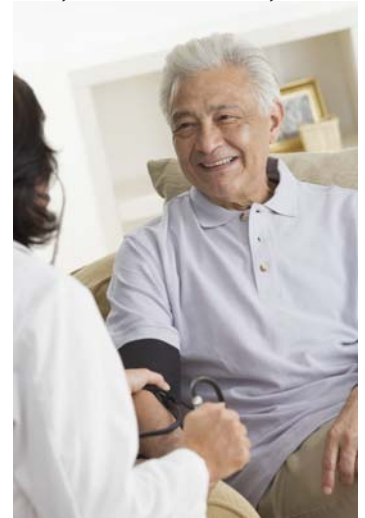
Better Primary Care. The new law ensures that you have access to and can spend more time with your primary doctor. It also makes sure your care is better coordinated to ensure you get recommended treatments, particularly for chronic diseases, such as diabetes and hypertension.

Lower Drug Costs. The new law ends the Medicare Part D donut hole for prescription drug coverage, starting with a \$250 rebate for those in the donut hole in 2010. It provides a 50% discount on brand-name drugs in the donut hole, beginning in 2011. It also phases in additional discounts for brand-name and generic drugs to close the donut hole completely by 2020.

Free Preventive Care. You will pay nothing on recommended preventive care services, including a free annual wellness visit, that will keep you healthier longer.

Protection of Medicare. Before this law was signed, the Medicare Trust Fund was projected to be exhausted in just seven years, in 2017, which if not addressed, would have caused cuts to services. The new law extends the solvency of the Medicare Trust Fund by at least nine years to help ensure that Medicare can cover all Americans as they get older.

Tighter Oversight. The law focuses health care dollars on your care and benefits and cracks down on waste, fraud, abuse, and overpayments that enrich private companies.



Source: Office of Speaker Nancy Pelosi 

Provisions That Provide Immediate Help

Some aspects of the new law will provide seniors and their families with immediate help.

The new law includes several key provisions that will provide immediate benefits and assistance to our nation's seniors and families:

Closes the Medicare Part D Donut Hole: The law provides a \$250 rebate to Medicare beneficiaries who hit the donut hole this year. *(Effective 2010)*

Provides Free Preventive Care Under Medicare: The law eliminates co-payments for preventive services and exempts preventive services from deductibles under the Medicare program. *(Effective 1/1/2011)*

Gives Help to Early Retirees: The law creates a temporary re-insurance program (until the Exchanges are available) to help offset the cost of expensive health claims for employers that provide health benefits for retirees aged 55 to 64. *(Effective within 90 days)*

Ends Recissions: The law bans health plans from dropping people from coverage when they get sick. *(Effective six months after enactment)*

Prevents Discrimination against Children with Pre-Existing Conditions: The law prohibits health plans from denying coverage to children with pre-existing conditions. *(Effective six months after enactment; beginning in 2014, this prohibition would apply to all persons.)*

Bans Lifetime Limits on Coverage: The law prohibits plans from placing lifetime caps on coverage. *(Effective six months after enactment.)*

Extends Coverage for Young People until 26: The law requires health plans to allow young people to remain on their parents' insurance up to their 26th birthday. *(Effective six months after enactment)*

Gives Immediate Help to the Uninsured: The law provides immediate access to insurance for Americans who are uninsured because of a pre-existing condition through a temporary high-risk pool. *(Effective 90 days after enactment)*

Source: Office of Speaker Nancy Pelosi



STAYING CONNECTED

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- Social Security and Medicare Benefits
- Mail Delivery/Service
- IRS Problems

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