

## Illustrative Patient Scenarios for SCA

**Jim Watson**



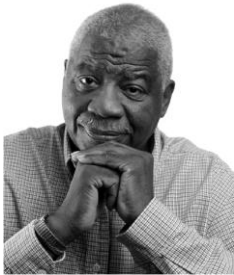
Jim is a 73-year old senior on traditional Medicare who lives by himself on a fixed income. Jim knew he had chronic obstructive pulmonary disease (COPD) and high blood pressure, but his doctor just told him he needs a major operation. Jim has worked hard and saved throughout the years, but he knows will not be able to afford the operation or subsequent hospital costs. He has Social Security, but does not have a supplemental policy or Medicaid. In 2016, under the Seniors' Choice Act, Jim will be protected from unpredictable out-of-pocket costs and enjoy peace of mind with a maximum annual deductible. While money will continue to be tight, Jim will no longer worry about what happens to his bills from the surgery he needs.

**Maria Romero**



Maria is a 69 year-old retired artist who suffers from kidney problems and early arthritis. Maria is in traditional Medicare, and because of the unpredictable costs and copayments, she felt forced to purchase a supplemental Medigap plan. She used to spend hundreds and hundreds of dollars on her supplemental policy, but last year switched to a high quality Medicare Advantage plan. Now Maria enjoys coordinated care that helps minimize her kidney problems and arthritis while keeping her focused on her painting. In 2016, under the Seniors' Choice Act, more seniors will have choices of high quality private plans like the plan Maria enjoys, or traditional Medicare which she used to have.

**Claude Forrester**



Claude is an 82 year-old retired professor who has been very sick in recent years. While his intellect and mind are sharp, he has suffered from a stroke and heart disease. Claude has traditional Medicare and a supplemental policy. Claude knows the Medicare program has to change to be sustainable, but worries what any reforms will mean for him because he has depended so much on the program. Under the Seniors' Choice Act in 2016, Claude's Medicare guarantee remains secure and he actually thinks he will save money because he receives a new maximum annual deductible under traditional Medicare and spends less on a supplemental Medigap policy.

**Alice Cunningham**



Alice is a 78 year-old mother of three who stays in touch with her children, grandchildren, and great grandchildren, but who lives very far away from them in a warmer climate. Alice is considering moving to be closer to her family, but likes her doctor and worries about whether or not a different Medicare plan would have enough good doctors like hers. She is also concerned that choosing a new Medicare plan may be confusing and does not want to make the wrong decision. Under the Seniors' Choice Act, Alice will benefit from a new Medicare Consumers' Protection Agency to ensure that all Medicare plans meet solvency standards and have an adequate network of providers. Regardless of where she moves, Alice is assured that the newly improved traditional Medicare will always be there as an option for her.