

Health Care Reform What does it mean for Seniors?

The Comprehensive Health Care Reform Bill was signed into law on March 23, 2010. The Reconciliation Act of 2010 was signed into law on March 30, 2010. These laws have many great provisions for seniors. These provisions include:

- This year Medicare beneficiaries will receive a \$250.00 rebate if they reach the Part D coverage gap commonly known as the donut hole. You do not need to apply for this rebate. You will receive the rebate in the quarter after you reach the donut hole. For those reaching the donut hole by March 31, 2010, payment will be received as early as June 15, 2010.
- In 2011, drug companies must provide a 50% discount on brand-name prescriptions filled in the donut hole. The full amount of the cost of the prescription will be allowed toward reaching the end of the donut hole, even though you only have to pay half the cost of the prescription.
- Medicare will soon pay for an annual wellness visit and the creation of a personalized wellness plan.
- Curtails the subsidies provided to the Medicare Advantage Plans. These cuts will make the advantage plan less attractive to seniors. Please note when someone enrolls in an “advantage” plan, the person leaves the original Medicare system.
- The provision in these laws will extend the solvency of the Medicare Trust Fund by nine years from 2017 to 2026.
- Includes the passage of the Elder Justice Act, which was an important goal of the National Academy of Elder Law Attorneys.
- Expands the Community Choice Option as the Medicaid Money Follows The Person Program will allow more seniors to stay in their homes rather than go to a nursing home.
- Creates the Independence at Home Demonstration Project to provide Medicare beneficiaries with services to keep them in their home.

The legislation does not contain any end of life provisions. We will be putting more information on our website about the specifics of these programs as the information becomes available.

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