

Medicare, Obamacare, and You

The annual Medicare open enrollment, which runs from October 15th to December 7th this year, is confusing to most seniors. This year, the enrollment period coincides with the enrollment of the Affordable Care Act (ACA).

Just last week I was asked:

- Do I have to enroll in ACA to keep Medicare? No
- I heard the ACA means seniors over 75 will not be treated for cancer. False
- I heard the ACA hurts Medicare enrollees. False
- Will I not be able to see my doctor because of ACA? False
- Do I have to do anything during the annual enrollment period which ends December 7, 2013, because of the ACA? No

The ACA actually improves Medicare for seniors in major ways:

- Medicare now provides enrollees with preventative services such as annual wellness checkups, immunizations, and tests for cancer, cholesterol, and diabetes without co-payments. Your doctor is now getting paid to keep you healthy, not just on how many procedures are done to you.
- The Part D prescription donut hole is being phased out under the ACA until it completely ends in 2020.
- Reductions in waste, fraud, and abuse increase the solvency of the Medicare Trust Fund by 8 years to 2024!

- Your doctor will now get more support for your care through two new coordinated care programs. These programs make sure patients, including the chronically ill, get the right care without duplicating services and while preventing errors.

The simple fact – no matter what you hear on the radio and read on the internet – is that seniors are big winners under the Affordable Care Act. Even better, seniors do not have to do anything to get these benefits if they are satisfied with their current Medicare coverage.

Respectfully Submitted,

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