



Medicare, Health Reform, and You





Don't Worry!

The benefits that
Medicare guarantees will
not change.



What Will Reform Do?

- Reduce out-of-pocket costs
- Improve quality of care
- Increase Medicare security



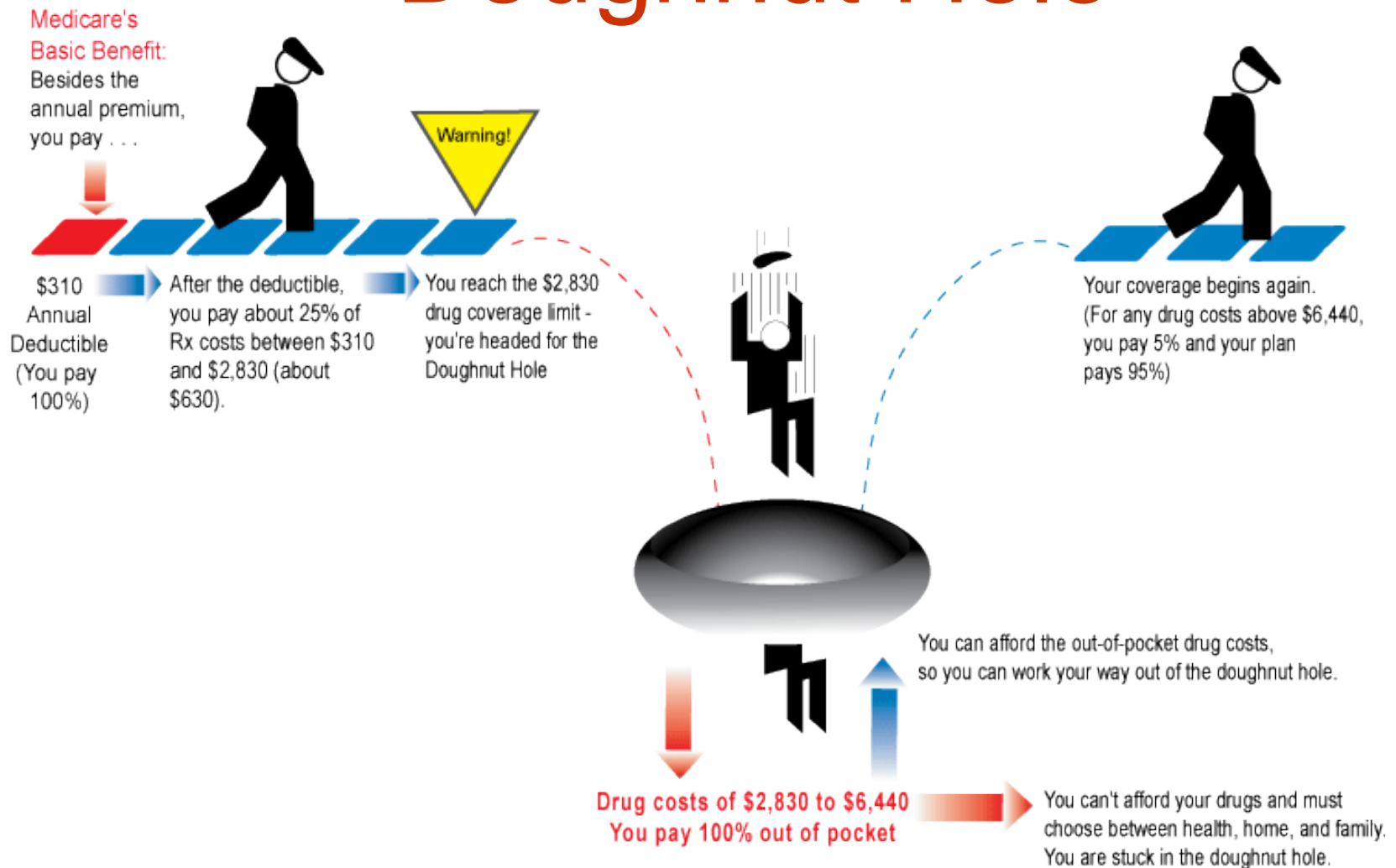
Health reform
decreases
out-of-pocket
costs.



3 Ways Reform Decreases Your Costs

1. Gives relief in the doughnut hole
2. Makes preventive care more affordable
3. Improve programs for low-income beneficiaries

Medicare Part D and the Doughnut Hole





Growth of Doughnut Hole Without Reform



\$3,610

in 2009

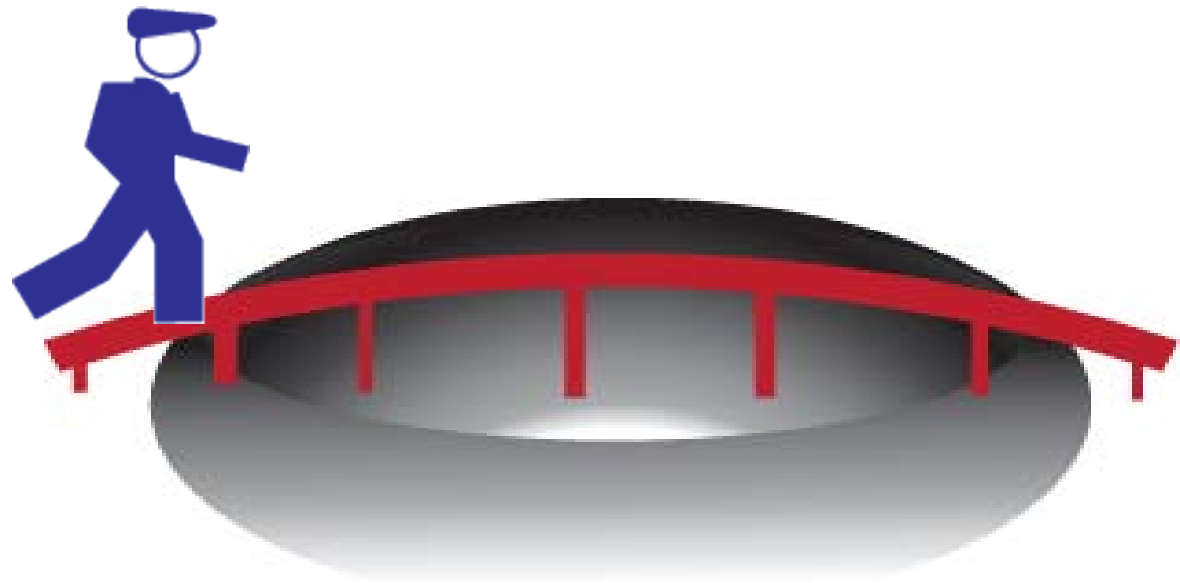


\$6,000

in 2016



Reform Will Close The Doughnut Hole





Reform Makes Preventive Care Affordable

- No more deductibles
- No more coinsurance
- Free annual wellness visit

In other words . . .

free preventive care



Reform Helps People with Limited Incomes

- Makes it easier to enroll and stay in the Part D low-income subsidy
- Expands prescription drug coverage for some low-income people
- Helps low-income beneficiaries with premiums and copayments



Health reform
improves
quality of care.



Don't Worry!

No one in between you
and your doctor





Reform Promotes Quality And Coordination of Care


- Promotes primary care
- Promotes coordinated payments among doctors and hospitals
- Encourages providers to work together







Health reform increases Medicare security.

MEDICARE			HEALTH INSURANCE
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY JANE DOE			
MEDICARE CLAIM NUMBER 000-00-0000-A		SEX FEMALE	
IS ENTITLED TO HOSPITAL (PART A) MEDICAL (PART B)		EFFECTIVE DATE 07-01-1 07-01-198	
SIGN HERE → <i>Jane Doe</i>			





Reform Eliminates Overpayments

- Levels the playing field between traditional Medicare and Medicare Advantage
 - No cuts to guaranteed Medicare benefits
 - Reduces overpayments to insurance companies in Medicare advantage
- Helps sustain Medicare for future generations of Americans



How Elimination of Overpayments Affects You

- Most people with Medicare will be unaffected
- Medicare Advantage plans choose how to deal with cuts in overpayments
 - High-quality plans will get bonuses
- They **CANNOT** cut guaranteed Medicare benefits





Reform Extends Medicare's Solvency

- Keeps Medicare Trust Fund in the black an additional 12 years
- Creates a center to test payment and service delivery models
- Allows Medicare to be around for future generations of Americans



Health reform improves
coverage for your
children and
grandchildren.



Reform Makes the Insurance Marketplace Fair

- Creates a new, regulated marketplace
- Focuses insurance company spending on care, not profits
- No more denials due to pre-existing conditions
- Stops unfair rescissions



Reform Expands Coverage

- Helps families with coverage costs
- Provides tax credits to small businesses to help cover employees
- Allows coverage for young adults through parents' plan
- Expands Medicaid coverage to millions



Wrap-up

- Lower out-of-pocket costs
- Better access to your doctor
- Increase Medicare security
- Improvements in coverage for children and grandchildren



Questions?



Field Group

- Add org name and info
- For more information, go to www.familiesusa.org.