

The new health care law: What's in it for me & Tennessee?

BENEFITS for SENIORS

Tennesseans and their families will receive security and peace of mind from the new health care law, the Patient Protection and Affordable Care Act. Benefits begin this year, with most benefits in place by 2014.



2010

- \$250 rebate for Medicare Part D prescription drugs if your cost exceeds \$2,700—that is, if you fall into the doughnut hole
- **All guaranteed Medicare benefits remain intact**, and reforms help the program remain solvent for years to come

2011

- 50% discount on brand-name drugs
- Co-payments and deductibles eliminated for annual check-ups, preventive services and screening—such as mammograms and colonoscopies
- Investments in training more primary care providers, which will provide greater access to doctors
- Stronger incentives for hospitals to reduce avoidable, harmful re-admissions, reduce medical errors, and prevent acquired infections from medical settings
- Annual wellness visits allow you take steps to stay healthy

2012

- Return to fairness as subsidies to Medicare Advantage plans reduced back in-line with traditional Medicare
- Advantage plans required to spend at least 85% of its revenue from premiums and subsidies on medical claims
- Medicare Advantage plans that meet certain quality standards will receive bonuses; this creates incentives to provide quality care
- Medicare Advantage plans cannot reduce basic, guaranteed Medicare benefits, but some extras—such as free eyeglasses and gym memberships—will likely be reduced

2013

- New payment reform pilot projects within Medicare to develop and evaluate bundled payments, which create a financial incentive for providers to be more efficient and avoid wasteful, ineffective treatments

2020

- Doughnut hole closes; beneficiary cost-sharing reduced to 25% of total cost of prescription drugs, annually

AARP booklet, "How New Health Care Law Benefits You" @
http://assets.aarp.org/www.aarp.org/articles/health/hcr_ed_booklet_2010.pdf



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