

Affordable Care Act



Medicare and the new health care law

1. Will my Medicare be cut? Do I need to buy more health insurance?

No. The new health insurance law will **not** change your Medicare. But it will make some things better for you. Already, health care to keep you well is **free** under the new law. This includes colon and breast cancer tests and flu shots. A yearly check-up is also free. Medicare is your health insurance, so you don't need the new health insurance plans.



2. Donut Hole

The donut hole is the time when some Medicare drug plans stop paying. You must pay all your drug costs until they add up to a certain amount. Already the new law has cut the cost of drugs in the donut hole. It will cut costs more each year. In 2020 there will no longer be a donut hole. Then your Part D drug plan will pay \$3 out of every \$4 for your covered drugs.

3. Health Care to keep you well

This is **free** now under the new law. It includes:

- Colon and breast cancer tests
- Flu shots and other shots to keep you well
- Cholesterol tests
- Diabetes tests
- Counseling to help you lose weight
- A yearly check-up
- Checks to see if your brain and memory are working OK



4. Does the law change military health care like VA and TRICARE for Life? No.

5. Will people on Medicare pay more for their drugs under the law?

You will only pay more if you earn more than \$85,000 a person each year. **OR** if you earn more than \$170,000 a couple each year.

6. Do I have to change doctors?

No. You only have to change if your doctor or hospital decides to stop taking Medicare. Ask your doctor.

7. Will the law make my Medicare monthly payments go up?



No. The law does not change what you pay for Medicare each month. That is decided by a different set of rules. Most of the time, Medicare monthly payments go up every year.

8. Do I need to do anything during Medicare open enrollment?

No, not unless you want to change your Part D plan. Medicare's open enrollment is **NOT** part of the health insurance marketplace. The Marketplace is where people go to get the new health insurance plans. Want to change your Medicare Part D plan? Be sure you look at Medicare Part D plans, **not** Marketplace plans.

9. What should I do if someone tries to sell me a health plan?



Tell them you already have Medicare. If you are on Medicare, it is against the law for someone to sell you a marketplace health plan. The Marketplace is where people go to get the new health insurance plans. **DON'T** give anyone your Medicare number or other personal information.

10. What about Medigap plans?

Medigap plans are private insurance you can buy. They help pay some costs not paid by Medicare. These may include:

- Part B costs, like the 20% you pay for doctor visits and other outpatient services
- The part of the hospital bill Medicare doesn't pay (Part A deductible)
- Most of the cost of medical emergencies if you are out of the country
- Some other costs based on what kind of plan you pick

Important! If you have a Medicare Advantage plan by law you **can't** buy a Medigap plan. If you stay on original Medicare, you need to buy a Part D plan to cover drug costs. And Medigap **doesn't** cover out-of-pocket drug expenses.

To find a Medigap plan

Go to www.medicare.gov on the internet. Click on the yellow button that says "Find health and drug plans." It will take you to a new page. Look on the right under "Additional Tools." Click on "Find and compare Medigap policies." Put in your zip code and follow the directions.



You will see a chart showing all the plans in your area. Click on "View Details" for each plan to see more about that plan. To see which company sells the plan, look on the right side of the Details page. Click on "View All Companies." This tells you more about the companies. Call the company to find out what the monthly payments

will be. If you buy one of these plans, know the cost and what it covers.

12. What about Medicare Advantage Plans?

Medicare advantage plans are private health plans that you can buy instead of original Medicare. Every plan must cover all the same things Medicare covers. But the plans can have extra benefits and charge different co-pays.



Sometimes the co-pays are less than for Medicare. Most charge a monthly payment plus the Part B payment, but some don't. Most cover drugs at no extra cost. If you pay extra, some plans cover hearing and vision services. You must go to doctors and hospitals in their network. **OR** pay higher co-pays for going out of network.

The health care law changes what Medicare Advantage plans are paid so it is like original Medicare. Some Medicare Advantage plans **may** raise costs or cut benefits. Why? Medicare pays Medicare Advantage plans to give you the health care that Medicare covers. Medicare will pay the plans less in 2014. This will end Medicare's spending more for people in the plans than for people in original Medicare. **BUT** the Advantage plans cannot cut any benefits original Medicare covers.

To find a Medicare Advantage Plan

Visit the Medicare Plan finder at www.medicare.gov on the internet. Enter your ZIP code and follow the directions. You will see a list of about 10 health plans.

To see all the plans in your area, click on "View 50" at the top of the list. This page says what monthly payments are and if drugs are covered. To see details of each plan's costs and benefits, click on the name of the plan. If you buy one of these plans, know the cost and what it covers. **Important!** If you have a Medicare Advantage plan by law you **can't** buy a Medigap plan. If you stay on original Medicare, you need to buy

a Part D plan to cover drug costs. And Medigap **doesn't** cover out-of-pocket drug expenses.

Want to find out more about Medigap plans, Medicare Advantage Plans or Medicare?

Then call Tennessee's State Health Insurance Assistance Program at **1-877-801-0044**. It's a free call.

13. Helpful Websites

You can find out more about Medicare or Medigap or Medicare Advantage Plans at **www.medicare.gov**.



You can find out more about the new health care law at **<http://kff.org>** OR **www.healthcare.gov**

This booklet is not meant to take the place of legal advice. Each case is different and needs individual attention. 12/13



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