

# AARP HEALTH LAW ANSWERS

*HealthLawAnswers.org*



## *Medicare and the Affordable Care Act*

Got Questions About Medicare and the ACA? Check out our [Medicare Frequently Asked Questions](#)

### **Secure Medicare Coverage**

Medicare is a federal health insurance program for people who are 65 and over and for some younger people with disabilities. The health care law protects your basic Medicare benefits. The law also works to provide better access to primary care doctors.

### **You May Have Better Access to Primary Care**

- Primary care doctors and nurses who treat people with Medicare will get bonus payments for providing quality care.
- Medicare will give bonus payments to doctors and nurses who provide primary care in areas with doctor shortages.

### **Medicare Advantage Consumer Protections**

- High-quality Medicare Advantage plans get bonuses for providing you with good care, and they must spend some of that money on plan members. This means you might get extra benefits or rebates (money back) if you are part of a high-

quality plan. Plans are rated from five stars (highest) to one star (lowest). Find your plan's star rating at [www.Medicare.gov](http://www.Medicare.gov).

- Medicare Advantage plans must spend at least 85 cents of every dollar of your premium on your care, as opposed to administrative costs (costs that are not related to your care).
- Medicare Advantage plans may not charge you more than Original Medicare for services, such as chemotherapy, skilled nursing care and kidney dialysis, which you may need in case of serious illness.

## **New Medicare Benefits**

The health care law offers you more preventive care with no additional cost to you and steadily closes the Part D prescription drug doughnut hole.

### **You Get More Preventive Care for Less**

Medicare now covers more preventive health screenings and tests. Preventive care is important to catch health problems sooner and treat them more quickly.

These health screenings and tests, and more, are now covered: A yearly "wellness" visit to update your personalized prevention plan

- Bone mass measurements (to see if you are at risk for broken bones)
- Colon cancer screenings (to check for early signs of cancer of the colon)

- Diabetes and heart disease screenings
- Flu shots, pneumonia shots and the hepatitis B shot
- Glaucoma tests (to check for eye diseases)
- Pap smear and pelvic exams (to check for early signs of cervical cancer)
- Mammograms (to check for early signs of breast cancer)
- See the full list at [www.Medicare.gov](http://www.Medicare.gov).

## **You May Save Money on Medicines**

If you fall into the doughnut hole, the health care law helps reduce the cost of your prescription drugs.

- If you have Medicare Part D, the doughnut hole is shrinking. In 2019, for prescriptions filled in the doughnut hole, you get a 75 percent discount on brand name drugs, and a 63 percent discount on generic drugs. Even better, these discounts will gradually increase until the doughnut hole disappears in 2020.
- If you spend more than \$5,000 on prescription drugs this year, you automatically get “catastrophic coverage” in 2019. That means you will generally pay about 5 percent for each of your prescription drugs for the rest of the year.

## **Other Medicare Changes**

You may see changes to your Medicare payments. People with higher incomes may see an increase in their premiums (the

regular payments you make to Medicare). These income-related premiums now apply to people who have Medicare Part D prescription drug coverage and who have incomes starting at \$85,000 for a single person or \$170,000 for married couples filing joint tax returns.

## **Get More Information**

**Remember, if you have Medicare, you do not need to buy additional coverage through the Health Insurance Marketplace. The marketplace isn't for people who have Medicare, so be sure not to drop your Medicare coverage.**

Your Medicare Open Enrollment Period (October 15-December 7) stays the same. For more information about the health care law and your coverage, visit [www.Medicare.gov](http://www.Medicare.gov) or call (800) 633-4227.