

# Obamacare: Medicare Stronger Than Ever

### Q: Does Obamacare mean I have to change my Medicare?

**A:** No. Federal health officials are trying to make sure older Americans are not confused by the overlapping enrollment periods for Medicare and so-called “Obamacare,” which starts in October. People on Medicare don’t have to do anything differently and will continue to sign up for Medicare plans as they did before, with Medicare.gov and 1-800-MEDICARE available for questions.

Elders are receiving their new “Medicare & You 2014” booklet from the federal government. As this guide explains, “Starting January 1, 2014, millions of people without Medicare will have access to quality health insurance through the new Health Insurance Marketplace [which] isn’t changing Medicare. No matter how you get Medicare, you’ll still have the benefits and security you have now. Medicare will be here for you, stronger than ever.”

Some seniors may be confused by all the media coverage about the new online insurance exchanges set up as part of the Affordable Care Act. Many of these same insurance companies are offering coverage for Medicare *and* the exchanges. Medicare open enrollment starts Oct. 15 and closes Dec. 7, while enrollment for the new state exchanges for people 65 and under launches Oct. 1 and runs through March. The Affordable Care Act will not force seniors to lose their Medicare coverage. Medicare & You says: “Medicare isn’t part of the Marketplace. Your Medicare benefits aren’t changing. No matter how you get Medicare,

whether through Original Medicare or a Medicare Advantage Plan, you’ll still have the same benefits and security you have now, and you won’t have to make any changes.” Seniors won’t be able to purchase Medicare supplemental insurance or Part D drug plans through the state exchanges.

Because of the Affordable Care Act, Medicare now covers a yearly wellness visit and preventive care at no cost. This includes cancer, cholesterol and diabetes screenings, immunizations, diet counseling and more. It will also lower prescription drug costs. If you have Medicare Part D, and you reach the coverage gap or “doughnut hole” in 2013, you will get a 52.5% discount on brand name prescription drugs and a 21% discount on generic drugs while in the coverage gap. These discounts remain until 2020, when the donut hole disappears.

The Affordable Care Act will serve as a “bridge to Medicare” for people in the 50 to 64 age group. For these people, insurers have to cover essentials like doctor visits, hospital care, emergency and preventive care, prescriptions and more. Insurers can’t turn people away, or charge them more, because they have preexisting medical conditions. They can charge older people more---but the cost is capped at three times the premium for younger people.

Insurers can’t put dollar limits on the care — either in a year or over your lifetime. Tax credits will be available to help low- and moderate-income families buy health insurance. So Medicare in 2014 remains the same---just “stronger than ever.”

