Medicare and The New Health Care Law

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Medicare Basics

- For individuals
  - 65 or older
  - Under 65 with certain disabilities
  - Any age with End-Stage Renal Disease (ESRD)
    - permanent renal failure requiring dialysis or kidney transplant
Medicare Basics

Medicare Part A (Hospital Insurance)
• Helps cover inpatient care in hospitals (includes critical access hospitals, inpatient rehabilitation facilities, and long-term care hospitals).
• Helps cover skilled nursing facility (not custodial or long-term care), hospice, and home health care services.

Medicare Part B (Medical Insurance)
• Helps cover doctor services and outpatient care.
• Helps cover some preventive services to help maintain a person’s health and to keep certain illnesses from getting worse.
• Generally pays 80% of the Medicare-approved amount for covered services
Medicare Basics

Medicare Part C (Medicare Advantage Plans)
- A way to get Medicare benefits through private companies approved by and under contract with Medicare.
- Includes Part A, Part B, and usually other benefits Medicare doesn’t cover. Most plans also provide prescription drug coverage.

Medicare Part D (Prescription Drug Coverage)
- Run by private companies approved by Medicare, which can either be Medicare Advantage Plans or separate Medicare Prescription Drug Plans.
- Helps cover the cost of prescription drugs.
- Each plan can vary in cost and drugs covered.
New Health Care Law and Medicare

• Affordable Care Act of 2010
  ▫ Provide better quality health care and greater savings for you and your family
  ▫ Provides accountability throughout the health care system so you and your doctor have greater control over your care and is not determined by insurance companies
  ▫ Guaranteed benefits will not change
    • Original Medicare and Medicare Advantage
  ▫ Call 1-800-MEDICARE for information
Right Away Improvements

- More affordable Prescription Drugs
  - If you are on Part D “donut hole” this year you will receive a one-time rebate check of $250, if you are not already receiving Medicare Extra Help
  - Next year you will get 50% discount when buying Part D covered brand-name prescription drugs if you have reached your coverage gap
  - Up until the coverage gap in 2020 you will continue to receive additional savings
Right Away Improvements

• Important New Benefits to Help You Stay Healthy
  ▫ Next year you can get free preventive care services
    • Mammograms, colorectal cancer, yearly physical exam
• Improvements to Medicare Advantage
  ▫ Gradually eliminating Medicare Advantage overpayments
  ▫ In 2014 Medicare Advantage members will help to be protected by making sure that 85% of every dollar in the plans goes towards health care rather than administrative costs and insurance companies profits
Soon To Be Improvements

- Better Access to Care
  - Preserved will be your choice of doctor
  - Increase the number of primary care doctors, nurses and physician assistant
  - Increase in support for community health centers
- Better Chronic Care
  - Community Health Teams to allow patient center care so you don’t have to see multiple doctors who don’t work together
  - Helps you avoid having to go back to the hospital by helping you coordinate your care and connect you to services and support
Other Improvements

• Improves Long-Term Care Choices
  ▫ Prevention of Elder Abuse and neglect, improvement of nursing home quality
  ▫ CLASS a voluntary insurance program to help with long-term care
• Helps Early Retirees
  ▫ Helps to offset the cost of employer-based retiree health plans
• Helps People with Pre-existing Conditions
  ▫ Starting in September of 2010 insurance companies can not deny coverage to children with pre-existing conditions and for adults starting in 2014
  ▫ Banned from establishing lifetime limits on coverage and annual limits will be limited
• Expands Health Coverage for Young People
  ▫ Starting in September young people will still be covered by their parents insurance till age 26
Tennessee Benefits

• Along with the other improvements stated above
• Small business tax credits
• New Medicaid options for states
  ▫ Option of coverage for all low income population, irrespective of age, disability or family status
Preventing Fraud

• See extra handouts given from
  www.stopmedicarefraud.gov
References

• www.medicare.gov
• www.stopmedicarefraud.gov
• www.healthreform.gov
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