


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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