



The Health Care Law and You



HealthCare.gov





The Health Care Law

In March 2010, President Obama signed into law the Affordable Care Act.





The Law Strengthens Medicare

- Many free **preventive services** and a free **annual wellness visit**.
- A **50% discount on covered brand-name medications** for those in the prescription drug donut hole. In 2011, seniors save an average of nearly \$600. The donut hole will be closed in 2020.
- **Cracks down on fraud** to protect Medicare, including tougher penalties for criminals.
- Makes sure your doctors can **spend more time with you** and **improve care coordination**.
- Improvements that **extend the life of the Medicare Trust Fund**.





The Law Keeps Seniors Healthy

- Many preventive services like flu shots, diabetes screenings, mammograms, and other cancer screenings are free.
- Every year, you can get a free Wellness Visit – a chance to sit down and spend more time with your doctor to discuss your health.
- As of November 2011, 22.6 million people with Medicare have received at least one of these free services.





The Law Saves Seniors Money

- Seniors in Medicare now get half-off your covered brand-name drugs while in the donut hole.
- This discount has already saved nearly 3 million people with Medicare an average of nearly \$600 each.
- These savings occur at the pharmacy. You don't have to file any forms or wait for a check.
- The donut hole will be closed by 2020.





The Law Saves Seniors Money

"What a change for the better. This year it was easier to pay my bills, whereas last year I had to borrow money to pay for my medications when I was in the doughnut hole."

--Carolyn F. in Florida

"I reluctantly called the insurance company.... If they had made a mistake, I knew they would catch it sooner or later. I was very surprised that it turned out to be such a good discount."

--Joan G. in Ohio





The Law Saves Seniors Money

- Over the next ten years, the law will save the average person in Medicare \$3,500.
- People with Medicare who have the highest prescription drug costs will save an average of \$12,300.





The Law Cracks Down on Fraud and Abuse

The health care law provides unprecedented new tools and resources to fight and prevent fraud and abuse in Medicare.

**“Metro Detroit Man Charged
in \$30 million Medicare
Fraud Scheme”**

-- Detroit Free Press

**“Health Care Fraud
Prosecutions on Pace To Rise
85%”**

-- USA Today

**“Fraud Offenders Convicted in Massive Home
Healthcare Case”**

-- The Miami Herald



You Can Help Stop Fraud and Abuse

- Protect your personal information.
 - Guard your Medicare and Social Security numbers.
 - Be suspicious of anyone who offers you free medical services or equipment.
- Consider joining the Senior Medicare Patrol:
 - Volunteers do everything from explaining benefits to sending tips to investigators.
- For more, visit www.stopmedicarefraud.gov.





The Law Helps Improve Care

- Some seniors with multiple chronic conditions see an average of 14 different doctors and fill 50 prescriptions a year.
- The health care law helps doctors and nurses coordinate care using electronic health records just like they do at health systems like the Mayo Clinic and the Cleveland Clinic.
- The law helps your doctors and specialists stay on the same page, helping you spend more time with your doctor.





The Law Helps Your Family

- Protection from the worst insurance company abuses
- Makes health care more affordable
- Better access to care





The Law Helps Your Family

- Insurance companies can no longer deny coverage to children with pre-existing conditions.
- An additional 2.5 million young adults have health insurance.
- Millions more Americans have access to free preventive services.
- Insurance companies are more accountable to consumers.
- Thousands of new doctors and nurses around the country.





Did You Know...

- The law protects all your guaranteed Medicare benefits.
- You can continue to choose your own doctor.
- Medicare costs are going down in 2012.
- Seniors still have access to a strong Medicare Advantage program.
- The law adds 8 years to the life of the Medicare Trust Fund.



Learn More

http://www.healthcare.gov

http://www.medicare.gov

October 6, 2011

Home | Blog | Newsroom | Videos | FAQs | Glossary | Text Size A A A | En Español

HealthCare.gov
Take health care into your own hands

Find Insurance Options | Get Help Using Insurance | The Health Care Law & You | Comparing Care Providers | Prevention & Wellness

Explore your coverage & pricing options

Find out which private insurance plans, public programs and community services are available to you.

Pick Your State GO

Your Health Care, Explained

Need help? Get **consumer assistance** in your state

Learn More

The Affordable Care Act at 18 Months

Since March 2010, the health care law has already helped 1 million additional young adults receive health coverage. In 18 short months, countless other Americans, including seniors, women, and children, have already begun to benefit from the Affordable Care Act.

Read the latest report on health reform at 18 months.

Sign In to MyMedicare.gov

Medicare.gov
The Official U.S. Government Site for Medicare

Search Medicare.gov Search FAQ

Email Print Bookmark & Share RSS Español (Spanish) A A

Home | Manage Your Health | Medicare Basics | Resource Locator | Help & Support

Health & Drug Plans

Find Plans

Compare Drug and Health Plans

Compare Medigap Policies

Enroll Now

Coverage Gap Information

Formulary Finder - 2012 Plan Data

Check Your Enrollment

Facilities & Doctors

MyMedicare.gov

New to Medicare?

Stay Healthy

Top 7 Services

Find Out What Medicare Costs in 2012

Find Health and Drug Plans

Open Enrollment Now Closed

What's Next?

1-800-MEDICARE

