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Clearing Up Some Myths About the Affordable Care Act and Medicare

From the Staff at the "Medigap" and "Prescription Drug" Helplines, operated by the State of Wisconsin Board on Aging and Long Term Care.

If you have or will soon have Medicare, there are some important things you need to know about how the Affordable Care Act will impact your Medicare coverage.

1. **You get MORE preventative services for LESS.** The ACA provides coverage for some important preventative services, without charging you for the Part B coinsurance or deductible. You also can get a free yearly "Wellness" visit.
2. **You can save money on your prescription drugs.** Once you reach the coverage gap in 2013 and 2014, instead of the 100% cost of the prescription drugs, you will pay 47.5% of the plan's cost for covered **brand-name prescription drugs**. In 2013 you will pay 79% of the price for covered **generic prescription drugs**. The discount is applied automatically at the counter of your pharmacy or by the mail order company supplying your prescription drugs—you don't have to do anything to get it. The donut hole will be closed completely by 2020, meaning you will only pay 25% of the cost of all prescription drugs.
3. **Your doctor will get more support.** The focus will be to coordinate care so your doctor can have access to additional resources to make sure that your treatments are consistent.
4. **Your Medicare coverage is protected.** Under the ACA, existing Medicare-covered benefits will not be reduced in any way AND, you will continue to be able to choose your own doctor.
5. **The ACA ensures the protection of Medicare until at least 2029.** This is an extension of 12 years over previous projections.

These additional benefits and extension of the viability of the Medicare trust are partly due to reductions in fraud, waste and abuse. This provides a reduction in Medicare costs that will ultimately provide you with savings on your premiums and coinsurance.

We send a very sincere thank you to all Wisconsin SMP volunteers and staff for all of their work to reduce Medicare **WASTE, FRAUD AND ABUSE.**

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