

How will health care reform affect you?

After the recent reforms in health care, many seniors have questions about how these changes will affect them. Below are some of the changes that will people 65 and older can expect to see, as explained by AARP.

Doughnut Hole

The “doughnut hole,” is what is commonly known as a coverage gap in Medicare Part D prescription drug coverage. Under the new reform, this gap will steadily narrow until completely disappearing in 2020.

In the mean time, if you reach the gap in 2010 you will receive a rebate check for \$250. You will receive this automatically and do not need to sign up.

In 2011, after reaching the gap you will receive discounts of 50% on brand-name medications and 7% on generics.

Changes in Medicare

Under the new law, if you have Medicare, you will be able to receive expanded coverage for preventative care. This means that you will not have to pay for services such as mammograms and screenings for cancer and diabetes. You also will qualify for a free annual wellness visit.

Changes in Medicare Advantage plans, beginning in 2014 will limit how much can be spent on administrative costs. This measure is meant to ensure that more money will be spent on improving quality of care.

Long-term Care

A new long-term care insurance program called the Community Living Assistance Services and Supports (CLASS) will be available in 2012 or 2013. The program, which is voluntary, will help to pay for long-term care costs you will need in the future.

For more information about how health care reform affects you, visit

www.AARP.org/health/health-care-reform.