

October 2013 | Fact Sheet

## Obamacare & You: If You Have Medicare...

If you have Medicare, you will not have to make any changes to your health insurance coverage as a result of Obamacare. You can continue to rely on Medicare to help pay your hospital, physician and other medical expenses.

You will still have the option to choose between traditional Medicare or a Medicare Advantage plan (such as a Medicare HMO) offered in your area, and among Medicare prescription drug plans. If you are on Medicare, and low income, you may also qualify for extra help with premiums and cost sharing. The law did not change these options. For more information about your Medicare coverage options, you can visit [www.medicare.gov](http://www.medicare.gov) or call the 1-800-MEDICARE help line.

### IMPROVEMENTS TO MEDICARE BENEFITS

The health reform law made some significant improvements to Medicare's benefits that may help you:

- Medicare no longer requires you to pay a fee for an annual checkup from your doctor.
- Medicare no longer charges a fee for many preventive screenings for cancer, depression, diabetes, cholesterol, obesity, and other conditions.
- Medicare is gradually reducing the amount of money people who have very high prescription drug costs have to pay each year, by closing a gap in coverage, sometimes called the "doughnut hole".

### OTHER MEDICARE CHANGES

Most of the other changes to Medicare affect how Medicare pays health insurance companies, hospitals and other health care providers for the care received by people on Medicare. For example, the law reduced what Medicare pays HMOs and other private Medicare Advantage plans. Other changes are designed to get hospitals, doctors and other health care providers to improve the quality of care they provide for people on Medicare, such as by encouraging providers to work more closely together to coordinate care for patients when they are discharged from the hospital and by taking steps to prevent unnecessary hospital readmissions. Most of these efforts are in the early stages, and it will take time to see what kind of impact they have.

The law also includes new fees for people on Medicare with relatively high incomes. If you are single and your income is more than \$85,000 annually or you are married and your income is more than \$170,000 annually, you may pay higher Medicare premiums.

### QUESTIONS

To find out more about Medicare, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE. To find out more about Obamacare, visit <http://www.healthcare.gov> or call the federal government's toll-free 24-hour hotline – 1-800-318-2596.