

Affordable Care Act Fact Sheet: Changes to Medicare

Background. Roughly one quarter of all people with MS rely on Medicare as their primary source of health insurance. The Affordable Care Act (ACA) makes some changes to Medicare that can be particularly helpful for beneficiaries living with MS. Learning about these changes will help you or your family member with MS peace of mind about your Medicare benefits and costs.

What has changed?

- ***“Donut Hole” Phase-Out.*** The prescription drug coverage gap (or “donut hole”) is being phased out. In 2013, the coverage gap begins when total prescription drug costs hit \$2970, and ends when total costs reach \$4750. (During the gap, beneficiaries must pay the full cost of their medications.) The ACA gradually eliminates the coverage gap by providing automatic discounts for any drugs needed during the gap period. In 2013, brand name drugs needed during the gap are discounted by over 50%.
- ***No Cost Preventive Services.*** Medicare now covers certain preventive services, such as screening mammograms, colonoscopies, bone density tests and more – at no cost to you. No deductibles or copayments are required for these and other recommended tests and vaccines that help keep you healthy. You can also get an annual “wellness visit” (or check-up) at no additional cost.
- ***Focus on Quality of Care.*** Many doctors, hospitals and other providers are taking advantage of new programs to help them work better as teams that share information quickly and easily. The new law encourages these types of arrangements and will continue to evaluate new ways of paying for care that are meant to provide you with the best quality care possible while reducing inefficient or ineffective treatments.
- ***Fraud and Abuse Efforts.*** The ACA builds on efforts to combat fraud and abuse in Medicare, saving billions for taxpayers. As a result, the trust fund that finances the Medicare program is more financially secure.

What hasn't changed?

- ***Same Providers.*** You can continue using the same doctors, hospital and pharmacies.
- ***Supplemental Policies.*** You can still coordinate your Medicare benefits with other coverage you have, such as a retiree health plan, Medigap policy, or Medicaid.
- ***Flexibility.*** You can still switch Medicare prescription drug (Part D), or Medicare Advantage plans if you need to under certain circumstances.