



MAKING MEDICARE MAKE SENSE

Answers To Some of The Most Commonly Asked Medicare Questions

Q: How will people with Medicare benefit in the near future from the new Affordable Care Act?

A: People with Medicare should have recently received important information from the Centers for Medicare & Medicaid Services, (CMS), the federal Medicare agency that explains some of the immediate benefits they may see from the new Affordable Care Act. That information, outlined in a mailing sent to all beneficiaries, provides them with timely facts about the important new law so they can learn how their Medicare benefits will either “stay the same” or “change and improve”. The new law not only strengthens Medicare, but also ensures the guaranteed benefits that beneficiaries have come to rely upon don’t change.

The first benefit that several million Medicare beneficiaries will receive is a one-time tax free check for \$250, *if they enter the Part D donut hole and are not eligible for Medicare Extra Help*. The donut hole – or coverage gap – is the period in the prescription drug benefit in which the beneficiary pays 100 percent of the cost of their drugs until they hit the catastrophic coverage. Next year, in 2011, all beneficiaries who enter the coverage gap will get a 50 percent discount for covered brand name Part D drugs, and by 2020 Part D program benefits will no longer have a gap in coverage.

To get this check, you will not need to take any action at all. That means there is no need to pass along any personal information like bank account information or your Medicare or Social Security number to get the \$250 check. The rebate will come in the form of a check made out to you and it will be mailed to the address Medicare has on file. Medicare has all the information it needs to mail the check so you don’t need to respond to any phone calls asking for information. **Any calls you get are most likely scams.**

If you have hit the coverage gap you should expect to get your rebate check within about 45 days. This may be delayed slightly if Medicare doesn’t get information timely from your Medicare drug plan showing that you have actually reached the coverage gap.

If you don’t get your rebate check when you believe you should, your first call should be to your prescription drug plan to ensure that they have sent the information to

Medicare. You may also want to contact Social Security to ensure they have the correct address on file, especially if you have recently moved. If you have not been able to get satisfaction from your plan, you should contact 1-800-MEDICARE, which is 1-800-633-4227, to start the complaints process. In some cases there may be a discrepancy between you and the plan as to whether you have hit the coverage gap.

In addition to the rebate check, the new mailing outlines other benefits available under the Affordable Care Act. Beginning next year, in 2011, Medicare beneficiaries will get preventive care services like colorectal cancer screening and mammograms without cost-sharing, in addition to an annual "wellness visit."

Currently, Medicare covers a one-time preventive physical exam within the first 12 months that one enrolls in Medicare Part B. The exam includes a thorough review of your health; education and counseling about the preventive services you need, like certain screenings and shots, and referrals for other care. The "Welcome to Medicare" physical exam is a great way to get up-to-date on important screenings and shots and to talk with your doctor about your family history and how to stay healthy.

But, thanks to the Affordable Care Act, beginning next year, in 2011, *all* Medicare beneficiaries can receive a physical exam *every year*, not just once.

The law also includes new tools to help fight fraud by helping Medicare crack down on criminals who are seeking to scam seniors and steal taxpayer dollars. CMS is reminding beneficiaries, their families and caregivers to be on the alert for any scams asking for personal information. CMS has learned from implementing previous major pieces of health reform legislation, like Medicare Part D that unfortunately new opportunities for Medicare beneficiaries also bring new opportunities for scam artists to try and defraud seniors.

Because Medicare is a trusted resource for beneficiaries and their family members, the mailing encourages them to log on to www.medicare.gov or call 1-800-MEDICARE, which is 1-800-633-4227, to get their questions about Medicare or the Affordable Care Act answered.