

Health reform gives seniors choices, control

Alabama seniors seeing new preventive health care benefits and lower costs for some prescription drugs are taking a closer look at what the federal Affordable Care Act (ACA) means for them. The law's benefits for people on Medicare help them stay healthy and more in control of decisions affecting their health. ACA benefits for seniors include:

- A shrinking prescription drug "donut hole." ACA is closing the gap in the amount Medicare prescription drug plans will cover for people with high drug expenses. Before ACA, people on Medicare paid the full cost once their prescription drug total for the year reached \$2,800. Once in the "donut hole" without drug benefits, they continued to pay all costs out of pocket up to \$4,550. At that point, Medicare prescription drug benefits kicked in again for the rest of the year. Now, seniors in the donut hole get a 50 percent discount on brand-name drugs, with more cost savings on the way. By 2020, the donut hole will be gone, ending a policy that left seniors with high drug expenses in the lurch.
- Free checkups, preventive care and health screenings. Most people on Medicare can have annual checkups and preventive screenings at no cost now. Screenings and checkups include:
 - Mammography and well-woman checkups
 - Prostate cancer screening
 - Obesity and diet screening and counseling
 - Screenings for high blood pressure, cholesterol, colorectal cancer, Type 2 diabetes and depression
 - Counseling on stopping smoking and preventing sexually transmitted diseases, including HIV.
- Free vaccinations. Covered immunizations include: Influenza, hepatitis A and B, herpes zoster, chicken pox (varicella), diphtheria-tetanus-pertussis, human papilloma virus (HPV), pneumonia, meningitis, measles, mumps and Rubella.
- Your doctor, your choice. In the past, people with some Medicare supplemental insurance plans to cover prescription drugs and doctor visits had restrictions on which doctors they could see. ACA takes away the restriction on doctor access in most plans.

<u>To learn more</u> about how ACA helps Alabama seniors:

- Call the U.S. Department of Health and Human Services at **1-800-633-4227**
- Or go online to visit www.healthcare.gov