

# The Healthcare Law and You:

National Active and Retired  
Federal Employees (NARFE)

November 14, 2012





# The Health Care Law

In March 2010, President Obama signed into law the Affordable Care Act.





## The Law Strengthens Medicare

- Many free **preventive services** and a free **annual wellness visit**.
- A **50% discount on covered brand-name medications** for those in the prescription drug donut hole. In 2011, seniors saved an average of nearly \$600. The donut hole will be closed in 2020.
- **Cracks down on fraud** to protect Medicare, including tougher penalties for criminals.
- Makes sure your doctors can **spend more time with you** and **improve care coordination**.
- Improvements that **extend the life of the Medicare Trust Fund**.





## The Law Keeps Seniors Healthy

- Many preventive services like flu shots, diabetes screenings, mammograms, and other cancer screenings are free.
- Every year, you can get a free Wellness Visit – a chance to sit down and spend more time with your doctor to discuss your health.



# Two+ Years Later: The Benefits of the ACA for California

## *Covering preventive services with no deductible or co-pay*

- In 2011, 2,988,548 people with Medicare in California received free preventive services – such as mammograms and colonoscopies – or a free annual wellness visit with their doctor. And in the first nine months of 2012, 1,722,968 people with Medicare received free preventive services in California.
- Because of the law, 54 million Americans with private health insurance gained preventive service coverage with no cost-sharing, including 6,181,000 in California.
- Approximately 47 million women now have guaranteed access to additional preventive services without cost-sharing for policies, including 5,306,748 in California.



## The Law Saves Seniors Money

- Seniors in Medicare now get half-off your covered brand-name drugs while in the donut hole.
- This discount has already saved nearly 3 million people with Medicare an average of nearly \$600 each.
- These savings occur at the pharmacy. You don't have to file any forms or wait for a check.
- The donut hole will be closed by 2020.





## The Law Saves Seniors Money

- Over the next ten years, the law will save the average person in Medicare \$3,500.
- People with Medicare who have the highest prescription drug costs will save an average of \$12,300.





# Two+ Years Later: The Benefits of the ACA for California

## *Making prescription drugs affordable for seniors*

- Since the law was enacted, California residents with Medicare have saved a total of \$366,516,510 on their prescription drugs.
- In the first nine months of 2012, 200,308 people with Medicare received a 50 percent discount on their covered brand-name prescription drugs when they hit the donut hole. This discount has resulted in an average savings of \$580 per person, and a total savings of \$116,138,856 in California.





# The Law Cracks Down on Fraud and Abuse

The health care law provides unprecedented new tools and resources to fight and prevent fraud and abuse in Medicare.

**“Metro Detroit Man Charged  
in \$30 million Medicare  
Fraud Scheme”**

*-- Detroit Free Press*

**“Health Care Fraud  
Prosecutions on Pace To Rise  
85%”**

*-- USA Today*

**“Fraud Offenders Convicted in Massive Home  
Healthcare Case”**

*-- The Miami Herald*



# Medicare Fraud Strike Force Charges 91 Individuals for Approximately \$430 Million in False Billing

- Sixteen individuals, including three doctors and one licensed physical therapist, are charged in Los Angeles with participating in various fraud schemes involving a total of \$53.8 million in false billings. In one case, four defendants are charged for allegedly participating in a fraud scheme at Alpha Ambulance Inc., which led to approximately \$49.2 million in fraudulent billing for ambulance transportation. The case represents the largest ambulance fraud scheme ever prosecuted by the Medicare Fraud Strike Force. According to court documents, the defendants provided beneficiaries ambulance rides that were medically unnecessary.





## You Can Help Stop Fraud and Abuse

- Protect your personal information.
  - Guard your Medicare and Social Security numbers.
  - Be suspicious of anyone who offers you free medical services or equipment.
- Consider joining the Senior Medicare Patrol:
  - Volunteers do everything from explaining benefits to sending tips to investigators.
- For more, visit [www.stopmedicarefraud.gov](http://www.stopmedicarefraud.gov).





## The Law Helps Improve Care

- Some seniors with multiple chronic conditions see an average of 14 different doctors and fill 50 prescriptions a year.
- The health care law helps doctors and nurses coordinate care using electronic health records just like they do at health systems like Kaiser Permanente.
- The law helps your doctors and specialists stay on the same page, helping you spend more time with your doctor.





## The Law Helps Your Family

- Protection from the worst insurance company abuses
- Makes health care more affordable
- Better access to care





## The Law Helps Your Family

- Insurance companies can no longer deny coverage to children with pre-existing conditions.
- An additional 2.5 million young adults have health insurance.
- Millions more Americans have access to free preventive services.
- Insurance companies are more accountable to consumers.
- Thousands of new doctors and nurses around the country.





## The Law Increases Your Access to Affordable Care

There are new plans in every state for people who have been locked out of the insurance market because of a pre-existing condition like cancer or heart disease. There are approximately 10,402 people in California on this program.

*"When I was diagnosed, they told me I had a 60 percent chance of being cured. That's pretty good odds, but I was also terribly worried about finances. Now I don't feel like we can't afford the treatment."*

*--Gail O.*

For more, visit [www.PCIP.gov](http://www.PCIP.gov).



## Two+ Years Later: The Benefits of the ACA for California

### *Providing new coverage options for young adults*

- Health plans are now required to allow parents to keep their children under age 26 without job-based coverage on their family's coverage, and, thanks to this provision, 3.1 million young people have gained coverage nationwide.
- More than 435,000 young adults in California have gained insurance coverage as a result of the new health care law.





## Did You Know...

- The law protects all your guaranteed Medicare benefits.
- You can continue to choose your own doctor.
- Medicare costs have gone down in 2012. With decreases in:
  - The average premium for prescription drug plans (Part C)
  - The deductible for doctors' coverage (Part B)
  - The standard premium for doctors coverage (Part B)
  - The Medicare Advantage premiums
- The law adds 8 years to the life of the Medicare Trust Fund.



# Learn More

http://www.healthcare.gov

http://www.medicare.gov

The screenshot shows the HealthCare.gov homepage. At the top, it displays the date "October 6, 2011" and navigation links for Home, Blog, Newsroom, Videos, FAQs, Glossary, Text Size (A A A), and En Español. The main header includes the HealthCare.gov logo and the tagline "Take health care into your own hands". Below the header is a search bar and a row of five navigation buttons: "Find Insurance Options", "Get Help Using Insurance", "The Health Care Law & You", "Comparing Care Providers", and "Prevention & Wellness". The main content area features a large banner with a family photo and the text "Your Health Care, Explained" and "Need help? Get **consumer assistance** in your state". A "Learn More" button is positioned below this text. To the left of the banner, there is a section titled "Explore your coverage & pricing options" with a "Pick Your State" dropdown and a "GO" button. Below the banner, a yellow box contains the text "The Affordable Care Act at 18 Months" and a link to "Read the latest report on health reform at 18 months."

The screenshot shows the Medicare.gov homepage. At the top, it displays "Sign In to MyMedicare.gov" and a search bar with "Search Medicare.gov" and "Search" and "FAQ" buttons. Below the search bar are links for Email, Print, Bookmark & Share, RSS, Español (Spanish), and accessibility icons. The main navigation bar includes buttons for Home, Manage Your Health, Medicare Basics, Resource Locator, and Help & Support. The main content area features a "Health & Drug Plans" section with a "Find Plans" sub-section. This section includes links for "Compare Drug and Health Plans", "Compare Medigap Policies", "Enroll Now", "Coverage Gap Information", "Formulary Finder - 2012 Plan Data", and "Check Your Enrollment". To the left of this section are buttons for "Facilities & Doctors", "MyMedicare.gov", and "New to Medicare?". Below the "Find Plans" section is a "Stay Healthy" section with an image of a doctor and patient, and a "Top 7 Services" section with links for "Find Out What Medicare Costs in 2012" and "Find Health and Drug Plans". On the right side, there is a "What's Next?" section with a "What's Next?" button and a Medicare logo.

# 1-800-MEDICARE



# Contact Information

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