The Health Care Law: Things You Need To Know

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Agenda

- People with health insurance
- People who are uninsured or buy their own coverage
- People with Medicare
- People planning for their long-term care
Supreme Court Decision

• The individual mandate is constitutional

• States have the option to expand Medicaid
What’s Next?
People with Health Insurance
Ends discriminatory insurance practices

• Insurance companies can’t drop coverage if you get sick (Now)

• Insurance companies have to justify increases to premiums (Now)

• Children under age 19 can’t be denied coverage for a pre-existing condition (Now)
Eliminates lifetime and annual coverage limits

- Insurance companies can’t place lifetime limits on your coverage (Now)
- Insurance companies can’t place annual limits on your coverage (2014)
Requires coverage for preventive services

- Applies to most insurance plans
- Covers more preventive care
  - Mammograms
  - Immunizations
  - Screening for cancer or diabetes
People Who Are Uninsured Or Buy Their Own Coverage
Creates Health Insurance Marketplaces

Makes it Easier to Buy Health Insurance

Offers health insurance plans by 2014
Creates Health Insurance Marketplaces

- Comprehensive benefits
- Several levels of coverage
Provides help paying for insurance

• Starting 2014

• For health insurance purchased through an exchange
Extends coverage to young adults

Adult children can stay on your policy until age 26 even if they:

• No longer live with you
• Are married
• Are no longer in school
Options for States to Expand Medicaid

• Your state has the option to expand coverage to more people

• Starts in 2014

• Must meet income limits to be eligible
## STATES MEDICAID EXPANSION DECISIONS
(as of 6/14/2013)

<table>
<thead>
<tr>
<th>State</th>
<th>Status of State Medicaid Expansion</th>
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<tbody>
<tr>
<td>Alaska</td>
<td>X No expansion planned at this time</td>
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<tr>
<td>Arizona</td>
<td>V Expanding Medicaid</td>
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<tr>
<td>California</td>
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People Who Have Medicare
For People with Medicare

- Protects guaranteed Medicare benefits
- Improves Medicare benefits
- Lowers out-of-pocket costs for prescription drugs
Lowers out-of-pocket drug costs

2013:
52.5% discount on brand name drugs
21% discount on generics

2020:
Coverage gap will disappear
Part D cost sharing will remain
Medicare Drug Coverage

Initial Benefit
- You pay: Deductible and 25% of drug costs

Doughnut Hole
- 52.5% discount for Brand Name and 21% for Generic

Catastrophic Benefit
- You pay: 5% of drug costs
Doughnut Hole Calculator

STEP 1: SELECT YOUR PLAN

WANT TO AVOID THE MEDICARE DRUG COVERAGE "DOUGHNUT HOLE"?
If you have Medicare Part D, you may be at risk of falling into the coverage gap, or "doughnut hole." Follow this four-step tool and save money!

ZIP Code: Enter Zip Code

This is how the Doughnut-Hole Calculator works:
Medicare covers more preventive services

- Adds a free annual wellness visit
- Expands coverage for preventive care
- No copayments or deductibles for Medicare-approved preventive care

Call Medicare at 1-800-633-4227
www.medicare.gov
People Planning for Long-Term Care
More information about nursing homes

- Makes it easier to file complaints
- Extends financial protections

www.medicare.gov/NHcompare
Key points to remember:

• Increases consumer protections

• Makes health insurance more accessible

• Improves Medicare-covered benefits

• Increases protections for people in nursing homes
AARP HEALTH LAW GUIDE

En español | This guide will help you find resources tailored to your needs, whether it’s about Medicare, health insurance coverage for you or your family, or public programs that may work for you.

Whether you have health coverage or no coverage at all — GET THE FACTS!
With AARP’s Health Law Guide, learn how the Health Care Law, also called the Affordable Care Act, benefits you and your family — wherever you live.

It’s Fast!
It takes less than 5 minutes.

It’s Easy!
Simply answer a few questions to learn about benefits and protections you can get right now.

It’s for You!
You’ll get a personalized report about how the law works with your existing coverage or what other health coverage you may be eligible to get.

START
For More Information

Ø The health care law
   www.healthlawanswers.org
   www.mileydesalud.org

Ø Medicare
   www.medicare.gov 1-800-633-4227

Ø Insurance plans in your state
   State Health Insurance Assistance Program
   www.SHIPtalk.org  1-800-677-1116
Has the Health Care Law helped you?

Share your personal story

www.aarp.org/ShareYourThoughts