

Practical Guide to the Affordable Care Act
Top things for seniors to know

- Your existing guaranteed Medicare-covered benefits won't be reduced or taken away. Neither will your ability to choose your own doctor.
- Millions of people with Medicare received cost relief during the law's first year. If you had Medicare prescription drug coverage and had to pay for your drugs in the coverage gap commonly known as the "donut hole," you received a one-time, tax free \$250 rebate from Medicare to help pay for your prescriptions.
- If you have high prescription drug costs that put you in the donut hole, you now get a 50% discount on covered brand-name drugs while you are in the donut hole. Between today and 2020, you'll get continuous Medicare coverage for your prescription drugs. The donut hole will be closed completely by 2020.
- Medicare covers certain preventive services without charging you the Part B coinsurance or deductible. Some of the free screenings are for cervical cancer, cholesterol, colorectal cancer, diabetes, prostate cancer and mammograms. For some preventive services, you will pay nothing, but you may have to pay co-insurance (a part of the cost) for the office visit when you get these services. You can also get a free annual wellness exam. (See the full list of preventive services at medicare.gov.)

The Illinois Consumer Assistance Program helps with problems and questions about health coverage. Its walk-in location is 100 Randolph St, 9th Floor, Chicago, IL 60601. Call 877.527.9431, or visit insurance.illinois.gov to learn more.

Other helpful resources: advocatehealth.com, Campaign for Better Health Care (cbhconline.org), Illinois Maternal & Child Health Coalition (imaternal.org) and for suburban Cook County, AgeOptions (ageoptions.org).

Kaiser Family Foundation (kff.org) and Healthcare.gov are the sources for the above information. Please refer to those sites for further explanation and clarification.



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