



## Ten things to know about: Seniors and Health Reform

The Affordable Care Act (aka Health Reform) provides seniors **prevention, peace of mind and respect** by protecting Medicare beneficiaries and strengthening the program for years to come.

The Affordable Care Act:

1. Allows seniors to receive free preventive care services such as annual wellness visits, prevention plans and cancer screenings with no co-pays or deductibles. *This is already in place for Medicare. Over 2.2 million Texas seniors have already benefited.*
2. Allows for improved control of chronic diseases such as heart disease, cancer and stroke by rewarding Medicare providers for creating medical homes and greater care coordination.
3. If you retire early or lose employer-sponsored insurance, you will now have access to a health insurance exchange where you can compare insurance plan options and purchase private insurance. Sliding-scale subsidies will provide support for people with more modest incomes.
4. If you are between the ages 55-64 and have retiree health coverage through your job, you will have added protections. Employers now have incentives to continue to cover early retirees at a lower cost. Texas businesses and local governments have already received more than 425 million dollars in federal support to make early retiree health coverage more affordable.
5. Provides greater transparency and quality of care improvements for nursing home residents and tougher resident protections from fraud, abuse and financial exploitation.
6. If you are ever hospitalized, you will now receive help to ensure a smooth and timely transition from the hospital to a local clinic or health provider in your community for follow-up care.
7. Provides a 50% discount on prescription drugs in the Medicare "donut hole" and eliminates the gap completely by 2020. *Texas seniors have already saved over 134 million dollars on their medications!*
8. Improves quality of care standards so that your risk for hospital-acquired infections, medical errors and preventable hospital stays are minimized.
9. Extends Medicare's financial health by 9 years. None of the Medicare taxes or trust funds will be used to pay for the health reform.
10. Insurance companies can no longer place lifetime or annual dollar limits on covered care. This and many other cost protections will dramatically reduce the number of Texans forced into bankruptcy from medical bills. *Today, medical bills are the #1 reason for bankruptcy.*

**Texas should make the most of the Affordable Care Act.** To get enrolled in health coverage starting October 1, 2013, call 1800.318.2596. To join us in ensuring Texans have more reliable and cost-effective health care, visit [www.TexasWellandHealthy.org](http://www.TexasWellandHealthy.org) or follow us on Facebook @KidsWellTexas and Twitter @TxWellHealthy.

Information compiled June 2013 by Children's Defense Fund-Texas. You are authorized and encouraged to distribute this information for the purposes of informing and educating others.