



## The Affordable Care Act is making **Medicare stronger** and improving health care for **Older Women**

The incredible, true story of what the Affordable Care Act (ACA) health care law is doing for women and families is a story about **YOU**.

The health care law is making it easier for women to get the services we need to stay healthy throughout all life stages. By making the Medicare program stronger and better, the ACA is helping older women deal with the barriers to **quality, affordable care** that we are more likely to face just because we are women.

Older women often need more health care than older men do because we live longer and we're more likely to suffer from chronic conditions, like arthritis, and osteoporosis. Older women also have lower Social Security and pension benefits than men do, on average, so we have been spending more of our income on out-of-pocket health care expenses. The health care law is helping to change that with its emphasis on making primary and preventive care more affordable.

### **Thanks to the ACA, Medicare is already covering preventive services without co-pays:**

- ✓ an annual wellness exam when you and your doctor can create a personalized prevention plan to help you stay healthy
- ✓ mammograms
- ✓ colorectal cancer screenings
- ✓ vaccinations
- ✓ diabetes screenings
- ✓ flu shot, pneumonia shot and hepatitis B shot

**In 2011, nearly 24.7 million women with Medicare  
got preventive health care with no extra charges!**

The health care law has also started improving the Medicare program by strengthening relationships between health care providers and patients. It is making it easier for seniors to find health care providers by giving bonus payments to physicians, nurse practitioners and other providers of primary care, such as family medicine, internal medicine and geriatric care providers. It is also giving incentives to providers who work to improve the quality of their patients' care. Finally, the ACA is making Medicare stronger and more reliable by ending fraud and abuse that drains dollars away from the program, and by getting rid of over-payments to insurance companies.

**For Women 65 and older –**  
**Important ways that the ACA is making Medicare stronger and better:**

- ✓ Making prescription drugs more affordable with 50 percent **discounts on brand name drugs** if your expenses are so high that you fall into the non-reimbursed “donut hole.”
  - In just the first six months of 2012, hundreds of thousands of women have saved an **average of \$629** on their prescription drugs.
- ✓ Improving **access to primary care** for older women, thanks to new bonus payments that give primary care providers a greater financial incentive to see Medicare patients.
  - The health care law established 10 percent bonus payments for Medicare providers who deliver primary care services, such as internal medicine and geriatric care.
- ✓ **Streamlining Medicare enrollment**, making it easier to get the full range of benefits you are entitled to and giving you the time you need to consider your choices.
- ✓ **Reducing bureaucratic hurdles** that make it hard for low-income seniors who are enrolled in both Medicare and Medicaid to get the benefits they’re to which they are entitled.
  - The new Medicare-Medicaid Coordination Office is helping these dual eligible individuals understand their benefits and is simplifying the processes required to get them - More than a fifth of Medicare enrollees are also eligible for Medicaid, which helps pay for their Medicare premiums and for long-term care expenses.
- ✓ Rewarding Medicare providers who meet **measurable goals for improving the quality of care** so older women will be less likely to experience preventable health problems.
  - New Accountable Care Organizations are encouraging hospitals and health care practices serving Medicare patients to coordinate in ways that improve patient experiences and health outcomes.
- ✓ Making more **affordable prescription plans** available for senior women living on low, fixed incomes including \$0 premiums for women with the most limited financial resources.
  - To find out whether your income and resources qualify you for a more affordable prescription plan, contact the Social Security administration at [www.ssa.gov](http://www.ssa.gov) or by telephone at 800-772-1213.
- ✓ Improving **access to affordable home- and community-based services** so women on Medicare are not forced into nursing homes or other institutions if they can safely stay in their homes with support from qualified home health programs.
- ✓ Making sure the Medicare program is **financially sound** so that it will be there for the women who rely on it.
  - The ACA is adding new protections against fraud and financial abuse and getting rid of handouts to insurance companies.

Wondering how the ACA can help you? Use AARP’s online tool to help you learn how the law’s provisions help YOUR personal circumstances: [www.aarp.org/healthlawguide](http://www.aarp.org/healthlawguide).

This is the **TRUE, incredible story** of how the ACA is making real differences in the lives of women enrolled in Medicare. Like any good story, it needs to be told. Share our Countdown to Coverage checklist and website with a woman in your life, because we ALL have something to gain from the Affordable Care Act.

[www.countdowntocoverage.org](http://www.countdowntocoverage.org)