

Patient Protection and Affordable Care Act

How to Respond When Someone Says “The New Health Care Law is Bad for Seniors”

- **Tell them** that it will begin closing the “doughnut hole” in Medicare Part D, the one that guarantees that the insurance companies keep getting their monthly premiums even when they aren’t giving you any benefits -
- **Tell them** that it will end wasteful taxpayer subsidies to the private insurance companies who run Medicare Advantage plans. You pay an extra \$45 a year (couple \$90) in premiums to keep these companies in business. In addition, Medicare pays these plans over \$1,000 more per person a year than traditional Medicare -
- **Tell them** that it will end waste and inefficiency in the way hospitals and other providers are reimbursed -
- **Tell them** that it will keep you healthier by eliminating the co-pay for Medicare preventive services such as annual check-ups and cancer screenings -
- **Tell them** that it supports early retiree coverage by providing financial assistance to employers, bringing down health costs and premiums by \$1,200 per family for some retiree plans -
- **Tell them** that it creates a new, voluntary, self-insured long-term care insurance program called CLASS to help families pay for supports and services for disabled loved ones -
- **Tell them** that it authorizes new criminal background checks for long-term care workers and requires greater transparency of nursing homes -
- **Tell them** that it will create new options for states to provide home and community-based services in Medicaid, enabling disabled Americans to keep their independence and still receive the long-term care they need -
- **Tell them** that it creates a new high-risk pool for those who have been uninsured for six months or more due to a pre-existing condition –
- **Tell them** that it will extend the solvency of the Medicare Trust Fund by 12 years and will improve Medicare for generations to come.