



CONSUMER ALERT

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Lower Costs, Better Care for District of Columbia Seniors: Medicare After The Affordable Care Act Benefits in 2011

The Affordable Care Act strengthens Medicare and helps 79,559 seniors and people on Medicare in the District of Columbia take charge of their health. The law provides important benefits such as free preventive services, free annual wellness visits, a 50 percent discount on prescription drugs for Medicare recipients in the coverage gap known as the “donut hole,” and a phase-out of the donut hole all together by 2020. Medicare is now more affordable, with lower premiums and cost sharing, and continues to offer enrollees a choice of a private Medicare Advantage plan. These benefits are already making a difference in the lives of seniors. The chart below highlights how seniors in the District of Columbia have seen their Medicare benefits improve in the last year.

Benefits in 2010

Benefits in 2011

	Benefits in 2010	Benefits in 2011
More Affordable Prescription Drugs	2,743 District of Columbia residents on Medicare who hit the Medicare prescription drug donut hole received a tax-free \$250 rebate check. As a result, Medicare enrollees in District of Columbia saved \$685,750.	All District of Columbia residents on Medicare who hit the prescription drug donut hole will receive a 50 percent discount on their brand name prescription drugs and cheaper generic drugs. As of March, enrollees hitting the donut hole nationwide had already saved an average of \$800 on their prescription drugs.
Free Preventive Services	Medicare charged co-pays and deductibles for preventive services like mammograms and other cancer screenings to the 77,413 District of Columbia residents on Medicare.	All 79,559 District of Columbia residents on Medicare may receive recommended preventive services with no out-of-pocket costs.

Free Annual Wellness Visit	<i>Medicare did not offer a free annual checkup to the 77,413 District of Columbia residents on Medicare.</i>	<i>All District of Columbia residents on Medicare may receive a free annual wellness visit. As of April 20, 636 people on Medicare in District of Columbia have received a free annual wellness visit.</i>
Lower than Projected Premiums	All 77,413 District of Columbia residents on Medicare paid nearly \$8 less per month in Medicare Part B Premiums than the Medicare Trustees projected in 2009.	All 79,559 District of Columbia residents on Medicare now pay nearly \$5 less per month in Medicare Part B Premiums than the Medicare Trustees projected in 2009. In 2011, this will save a total of \$4.6 million on premiums for Medicare enrollees in District of Columbia.
Medicare Advantage	100 percent of District of Columbia residents on Medicare had the option of joining a Medicare Advantage plan.	100 percent of District of Columbia residents on Medicare have the option of joining a Medicare Advantage plan.

For More Information

*The District of Columbia Department of Insurance, Securities and Banking (DISB) is the District of Columbia's regulator for the financial-services industry, and it has been working on the implementation of the health care reform legislation. The agency also works for consumers to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information that helps consumer's spot, stop, and avoid fraud. **To learn more about health care reform, file a complaint or to get free information on consumer issues, visit www.disb.dc.gov or call (202) 727-8000.***

For more information on the D.C. Health Care Exchange or anything else related to the 2010 health reform law, please visit www.healthreform.dc.gov