



How Health Insurance Reform Will Help Seniors

Lowering Costs for American Seniors

- ✓ **Strengthen the Financial Health of Medicare**
 - By reducing waste and curbing overpayments to insurance companies, the Senate health reform legislation will save hundreds of billions over the next 10 years - - which will strengthen the long-term financial health of Medicare.
- ✓ **Thousands in Savings with Deep Discounts for the Medicare “Donut Hole”**
 - More than 8 million seniors in 2007 hit the “donut hole,” or the gap in prescription drug coverage in Medicare Part D. In an historic agreement, the drug industry has pledged to provide seniors in this coverage gap with a discount of at least 50 percent for medication costs saving thousands of dollars for some seniors.
- ✓ **More Affordable Generic Drugs**
 - Some cutting edge drugs are simply too expensive for many seniors. Creating a pathway for the approval of generic biologic drugs will improve affordability of medications for seniors and all Americans.
- ✓ **Preventive Care for Better Health**
 - Beneficiaries will have improved access to cost-saving prevention.
- ✓ **Financial Relief for Low-Income Medicare Beneficiaries**
 - Health reform will simplify the application process for financial support for low-income seniors. It will also increase premium subsidies and decrease some copayments for Medicare’s drug benefit.

Assuring Stable, Secure Health Care for Seniors

- ✓ **Protect Your Access to Your Doctor**
 - Health reform will prevent a 20 percent cut in Medicare doctor payment rates next year - ensuring that doctors will continue to serve seniors.
- ✓ **Promote Primary Care**
 - Medicare reforms will increase beneficiaries’ access to primary care doctors and medical homes.
- ✓ **Cut The Bureaucracy for You and Your Doctor**
 - Health reform will simplify paperwork; computerize medical records with strong privacy protections; and make sure forms are easy to read so seniors can work with their doctors to take charge of their health choices.
- ✓ **Control Chronic Disease**
 - Over 90 percent of Medicare costs are spent on treating chronic conditions. Through Medicare pilots, health reform will encourage innovations in caring for chronic disease that will help seniors stay healthier, longer.
- ✓ **Promote Better Care After a Hospital Discharge**
 - By linking payments between hospitals and other care facilities, reform will promote coordinated care after discharge from the hospital and also encourage investments in hospital discharge planning and transitional care to ensure that avoidable readmissions are prevented.
- ✓ **Strong Medical Safety**
 - One in seven hospitalized Medicare patients experience a complication. Health reform will invest in programs to reduce medical errors and improve quality of care. President Obama has already started this effort by focusing on reducing infections that occur in the health care setting.