

Seniors and the Affordable Care Act

The Affordable Care Act strengthens Medicare and helps seniors take charge of their health. The law provides important benefits such as free preventive services, free annual wellness visits, and a 50% discount on prescription drugs for Medicare recipients in the coverage gap known as the "donut hole." You can also work with your doctor to create a personalized prevention plan.

Top Things to Know for Seniors

- Under the health care law, your existing guaranteed Medicare-covered benefits won't be reduced or taken away. Neither will your ability to [choose your own doctor](#).
- [Nearly 4 million people with Medicare received cost relief](#) during the law's first year. If you had Medicare prescription drug coverage and had to pay for your drugs in the coverage gap known as the "donut hole," you [received a one-time, tax free \\$250 rebate](#) from Medicare to help pay for your prescriptions.
- If you have high prescription drug costs that put you in the donut hole, you now get a [50% discount on covered brand-name drugs](#) while you're in the donut hole. Between today and 2020, you'll get continuous Medicare coverage for your prescription drugs. The donut hole will be closed completely by 2020.
- Medicare [covers certain preventive services](#) without charging you the Part B coinsurance or deductible. You will also be offered a free annual wellness exam.
- The life of the Medicare Trust Fund [will be extended](#) as a result of reducing waste, fraud and abuse, and slowing cost growth in Medicare, which will provide you with future cost savings on your premiums and coinsurance.



Watch [this video](#) to learn how seniors now have more affordable options for health coverage.

Resources for Seniors

Use these resources to find coverage and long-term care options:

- Learn more about [using Medicare and your options for Long-Term Care](#).
- See if you are eligible and [learn more about Medicaid options for seniors](#).
- [Use the Compare Care Providers page](#) to find the best doctor, hospital, nursing home or other health care provider where you live.
- If you don't have Medicare, [find coverage and pricing options](#).

Use these resources to get the most out of your insurance:

- Learn more about Medicare Preventive Services at [Medicare.gov](#).
- Medicare Drug Discounts: See how the [prescription drug coverage gap will close](#) between now and 2020.
- [Understand your health plan](#) and learn how to make it work for you.

