



Department of Business and Industry

# Nevada Division of Insurance

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## Health Care Reform

### Frequently Asked Questions for Seniors

#### **Will my Medicare benefits be cut under the new law?**

No, the Patient Protection and Affordable Care Act (PPACA) does not eliminate or reduce benefits provided under Medicare.

#### **I currently have a Medicare Advantage plan. Will I be able to keep it?**

Yes. The PPACA does not require individuals to drop their Medicare Advantage coverage. It should be noted, however, that Medicare Advantage plans are not guaranteed renewable. Carriers may pull out of a market at the end of the year, forcing enrollees to change carriers or return to Medicare. The PPACA does cut payments to Medicare Advantage plans, which could result in carriers pulling out of more areas.

#### **My prescription drug costs push me into the “doughnut hole” every year. Will I receive any relief under the new law?**

Seniors who reach the gap in prescription drug coverage known as the “doughnut hole” will receive a \$250 rebate in 2010. Beginning in 2011, those in the “doughnut hole” will receive a 50% discount on prescription drugs and the gap will be phased out until it is eliminated in 2020.

#### **When will the new preventive care improvements begin?**

Under the PPACA, all Medicare beneficiaries will receive preventive services without cost-sharing beginning Jan. 1, 2011. In addition, an annual wellness visit to create a personalized prevention plan will now be provided under Medicare.

#### **I have a Medicare Supplement (Medigap) plan. Must I make any changes to my plan under the new law?**

No, the PPACA does not require seniors to change their Medigap coverage. However, the law will be adding cost-sharing requirements to plans C and F that are sold after Jan. 1, 2015.