

Texas Representative Roberto R. Alonzo's

Capitol Report



Seniors & the Affordable Care Act (ACA) - Part 1 of 3-part Series

Enrollment for the Affordable Care Act (ACA) started in October with the bulk of the new law, known as Obamacare, taking effect starting in January 2014. For most seniors, no action is necessary as Medicare will cover most of their needs. This report will carry a 3-part series on the issue. This is Part 1 of the series.

However, for those between the ages of 50 and 65, and for wealthy seniors, all the talk about ACA has been a confusing circus. So let us try to answer some of the most commonly asked questions you and your families may have. The federal government's clearing house, www.healthcare.gov became available with specific details starting October 1, 2013, including price comparisons. To answer some of your questions, there is a live chat room option that is very helpful at www.healthcare.gov/help-center. But since it is an open forum, be very careful, NOT to provide any personal information, such as your Social Security number or any other sensitive medical or personal information.

Q: So I'm retired and on Medicare. How is Obamacare relevant to me? Do I have to sign up? Does the new law apply to us seniors at all, and if so, how?

A: If you are one of 52 million seniors who are over 65 and on Medicare, you are already covered and do not have to do anything. You are already covered under Medicare and your health coverage will continue. Your benefits are not changing for the most part. Medicare is not part of the "marketplace" also called "exchanges."

However, if you are between the ages of 50-65, you have many options to find the best healthcare plan for you and your family. Enrollment in health plans offered on the exchanges started on Oct. 1 and run for 6 months through March 2014.

Q: People keep talking about expanded benefits under Medicare for seniors under the Obamacare law? What are the facts?

A: There is an expanded coverage under the new law for all Medicare recipients, beginning with preventative care. Already in effect under the law, seniors no longer have co-pays or deductibles when they seek preventative care, which includes a yearly wellness visits. This coverage includes mammography, screenings for smoking cessation, diabetes, prostate cancer screening and a flu shot.

Q: Will I lose Medicare coverage?

A: No, absolutely not.

Q: Do I need a new Medicare card?

A: No, absolutely not.

Q: Will seniors in Medicare have to buy supplemental insurance?

A: No, these policies are not sold in the exchanges; and no, senior will not have to buy supplemental insurance.



Photo to left: Rep. Alonzo (2nd from right), Dallas County Judge Clay Jenkins (3rd from right) and US Congressman Marc Veasey (2nd from left) were among elected officials from the DFW region hosted by Los Barrios Unidos Community Clinic during a visit last Wed, Nov 6, with President Barack Obama who was in town to explain key features of the Affordable Care Act. **Photo to right:** Rep. Alonzo (far left) with Judge Jenkins and US Congressman Veasey during the Obama visit.

