

Texas Representative Roberto R. Alonzo's

Capitol Report



Seniors & the Affordable Care Act (ACA) - Part 2 of 3-part Series

Once again, as mentioned in last week's Report, 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 is the 2nd in a 3-part series on the issue that this **Capitol Report** will carry. Last week, profiled Part 1 of the series.

As was mentioned last week, for those seniors 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 what happens to my medigap insurance under Obamacare?

A: Supplemental Medicare insurance, also known as medigap, are plans that seniors buy to add additional benefits not covered by Medicare's traditional plan. Under the ACA, there is no aim to increase those costs. Those annual prices are set differently, largely based on the expenditures in that plan. That is not part of the law to raise your premiums for Part B, which is your physician or outpatient services, or for Part D, which is your prescription drug plan or for supplemental coverage.

Q: Will seniors be fined if they do not buy coverage in the health marketplace?

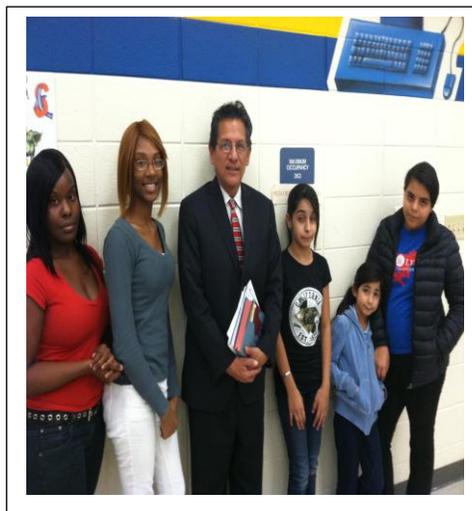
A: No, seniors who have Medicare Part A, which is free and covers hospitals, nursing homes and hospice - already have insurance, so they are not subject to the penalty that most uninsured adults under 65 will have to pay.

Q: Are my Medicare premiums going up in October?

A: Your part B premium is stable for the next year, at about \$104, and if you take Medicare Part D, the prescription drug coverage, those plans average about \$30. Whether or not your expenses go up as a beneficiary, depends on what the government pays providers. The government actually lowers Medicare spending by about \$700 billion and does not cut any benefits under ACA. So for now, your payments should be stable.

Q: What if I am a retired veteran who gets my coverage through the Veterans Administration?

A: Much like those over 65 on traditional Medicare, you are fine. You do not have to enroll in an exchange or worry about dealing with the subsidies.



Photos above: Rep. Alonzo was among a host of elected officials in the DFW area who took part in Monday's (Nov 18) Affordable Care Act Forum at David Daniels Elementary School in Grand Prairie, entitled "**The Truth About Health Care: Dispelling the Myths of the Affordable Care Act.**" **[Left to right] Pic 1:** Rep. Alonzo (right) with Dallas County Judge Clay Jenkins; **Pic 2:** Rep. Alonzo (Center) with constituents in attendance at the forum; **Pic 3:** Rep. Alonzo (left) and State Rep. Chris Turner (right) of Arlington with constituent at the forum.

For more information concerning these topics or to schedule an appointment please call (512) 463-0408 or visit www.house.state.tx.us