

## The Check's in the Mail

From: **Vice President Joe Biden, The White House** (info@messages.whitehouse.gov)

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To: stevenpolin@hotmail.com

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Good morning,

Now I know not everyone reading this is a senior, but chances are you know a few, so please forward along this email. It's long, but it has some important information.

I've got some good news for America's seniors -- those of you who have been hitting the gap in Medicare Part D prescription coverage will be receiving a \$250 check in the mail starting this week. This is part of our promise to protect Medicare, help seniors manage health care costs and, ultimately, eliminate this gap (known as the "donut hole") in prescription drug coverage.

Here's how it works. The one-time, tax-free \$250 checks to help cover prescription costs go out in the mail today. Only seniors who have hit the coverage gap will receive them, and if you hit it in the future, you should get a check about a month later. If you don't already know if you are in the coverage gap, check the Medicare Explanation of Benefits notice mailed each month.

Even if you're not getting a check, the Affordable Care Act provides a number of Medicare benefits you should be aware of like free preventive care, community health teams to make it easier to deal with multiple doctors, and improvements to Medicare Advantage that save seniors money.

Earlier this week, President Obama answered questions from seniors across the country and took on the bogus rumors that folks are going to lose their guaranteed benefits. You can watch the full video of the event here:

<http://www.whitehouse.gov/seniors-town-hall>

In case you don't have time to watch the entire video, here are a few important points seniors should know about Medicare and the Affordable Care Act:

- **Guaranteed Medicare Benefits**

It's important that seniors know that their guaranteed Medicare benefits are protected -- regardless of whether they are in Original Medicare or Medicare Advantage -- and seniors who have Medicare Advantage can choose to continue to be enrolled in the plan. The biggest difference is that now Medicare Advantage plans will have to compete on a level playing field with Original Medicare and put more of their premium dollars into health care costs, instead of profits or administrative costs.

- **Free Preventive Care**

Under the Affordable Care Act, Medicare beneficiaries will be eligible for free preventive care services like colorectal cancer screening and mammograms as well as a free annual wellness visit.

- **Patient-Centered Care**

Community health teams will provide patient-centered care so seniors won't have to see multiple doctors who don't work together. The new law also helps seniors who are hospitalized return home successfully -- and avoid going back -- by helping to coordinate care and ensure they have access to support in their community.

- **Cracking Down on Fraud**

The Affordable Care Act has important new tools to help crack down on criminals seeking to scam seniors and steal taxpayer dollars. Reductions in fraud, waste, and abuse will help extend the life of the Medicare Trust Funds by 12 years and provide seniors with cost savings.

Medicare Advantage is a topic I know many seniors care deeply about. While the benefits guaranteed to seniors will not change under the new law, there has still been a lot of discussion about the program. This came up at the President's tele-townhall this week, and his answer was a good example of the productive conversation there:

"There are examples of where Medicare Advantage has been a good deal for some seniors. But, overall, what happened to the program is, is that insurance companies were getting paid on average \$1,000 more -- \$1,000 more -- than the costs of regular Medicare...

"If you're in regular Medicare, which is about 77 percent -- so three out of four of you who are in Medicare are signed up for regular Medicare, and one out of four of you are signed for Medicare Advantage -- those of you who aren't in Medicare Advantage, you're actually paying a higher premium for that extra \$1,000 going to the insurance companies.

"Well, that doesn't seem like a good deal. That doesn't seem fair. So here's what we did under the law. What we said was, you can maintain Medicare Advantage, but we are going to say to the

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insurance companies that you can't use this just to pad your profits or to pay higher CEO bonuses. Eighty-five percent of what you spend has to actually be for health services. We're going to review the rates that are applied. We're going to set a rate that is fair and appropriate so that Medicare Advantage isn't costing people who aren't in Medicare Advantage."

Watch the rest of that answer, and all the others here:

<http://www.whitehouse.gov/seniors-town-hall>

America's seniors have worked a lifetime with the security of knowing that Medicare will be there for them when they need it. They have earned those benefits, and we have a commitment to deliver them. We will continue working to protect and enhance seniors' Medicare benefits, promote cost savings, and give doctors and seniors greater control over care.

Sincerely,

Joe Biden  
Vice President

VISIT  
WHITEHOUSE.GOV

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