

What does Health Care Reform mean for **MONTANA'S SENIORS?**

What does health care reform mean for Medicare?

- Medicare is now stronger, more effective, and more financially secure, which is why groups like the National Council on Aging and AARP strongly support the reform law.
- Pays for annual wellness visits: Over 115,000 Montana seniors have already benefited from FREE preventative care visits
- Medicare beneficiaries will save \$59.4 billion through 2016 and \$208 billion through 2021 in the form of lower cost-sharing—free preventive screenings and reduced out-of-pocket expenses for prescription drugs.

Will my Medicare benefits be cut under health care reform?

No. Guaranteed Medicare benefits are completely protected.

How can so much Medicare money be saved without cuts to benefits?

- Significant savings come from investing in preventive screenings and quality care.
- Over \$200 billion in short-term savings to the Medicare program will come from ending excessive payments to private insurers who offer Medicare Advantage plans and implementing anti-fraud measures.

What about the “doughnut hole” in prescription drug coverage?

The new reform law closes the doughnut hole to make your prescription drugs more affordable. Over 11,000 Montanans have already saved money on prescription drug costs. Seniors received a \$250 prescription rebate in 2010. These savings will continue to grow until the doughnut hole is closed completely in 2020.

HEALTH CARE REFORM FOR EVERYONE

- ***Protects Medicare by***
 - *Ending wasteful subsidies to big insurance companies*
 - *Cutting waste, fraud and abuse*
- ***Stops insurance companies from dropping coverage because of illness***
- ***Ends discrimination based on pre-existing conditions***
- ***Saves hundreds of billions of dollars in the long run***
- ***Completely protects veterans' and military benefits***

More information online at: tester.senate.gov/health