



Senior Care Management Newsletter

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SCM Services

Senior Care Management provides ASSESSMENTS, CARE-MANAGEMENT, AND HOME CARE SERVICES to older adults and their families. Contact Senior Care Management for more information.

Senior Care Management also provides ACTIVITY SPECIALISTS to help clients lead a more active and stimulating lifestyle.

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WHAT HEALTHCARE REFORM MEANS FOR MEDICARE RECIPIENTS

Since the passage of the Health Care Reform Act and preparation for its implementation many Americans are confused about what to expect. Senior Care Management has put together a brief description of what the changes will mean for seniors who are enrolled in the Medicare Program. We thought this might be helpful to those of you who are working with older adults.

CHANGES IN PRESCRIPTION DRUGS/PART D:

The goal is to close the "donut hole" or coverage gap for prescription medications by 2020. This year if a senior enters the gap they will receive a one-time rebate payment of \$250.00. These checks started going out in June. In 2011 when a Medicare recipient reaches the gap or hole they will receive a 50% discount on Part D covered brand-name drugs. Just to remind you the example that Medicare gives in its handbook for how Medicare Part D works is: Client pays a typical deductible of \$310. For drug costs, client pays co-pay and insurance plan pays for covered medications up to \$2,830 for both, at this point the client is responsible for the entire drug cost until she has spent a total of \$4,550. Once the \$4,550 threshold has been reached the coverage gap ends and catastrophic coverage starts requiring only a small co-payment for each drug. The amounts of deductible co-pay and when the gap starts depend on the terms of the insurance plan that was purchased. The good news is that over the next 10 years recipients can expect to receive additional savings until the "donut hole" is eliminated.

NEW PART B BENEFITS:

Part B covers services like doctor's visits, outpatient care and home care. Under the new law in 2011 Part B will for the first time also cover without charge an annual physical and preventative screenings like mammograms and colorectal cancer screening. Approximately 2% of Part B beneficiaries will experience an increase in their premiums (\$85,000 of annual income for individuals and \$170,000 for married couples filing jointly).

CHANGES IN MEDICARE ADVANTAGE PLANS (PART A & B):

Medicare pays the advantage plans on average \$1,000 more per person than the traditional Medicare program. These payments will be phased out and while the plan recipients will be guaranteed Medicare benefits some of the extra services they have come accustomed to like dental, vision, hearing may be eliminated. In 2014 these plans will be required to spend 85% of the premiums on medical care and can no longer charge higher co-pays than the traditional plan.

PRACTITIONER'S TIP:

You can join, switch or drop or out of your Medicare Advantage Plan to the traditional Medicare Program between November 15th and December 31st each year. For more information on the new health care law and Medicare

TRAINING/ RESOURCES:

Aria Health in Bucks County, PA is sponsoring a conference titled The Big Picture: Broader Issues in Geriatric Psychiatry on November 18th. 215-949-5538. Also Check out Robert D. Hill's book Seven Strategies for Positive Aging.

Senior Care Management offers care management and home care services to older adults in Central New Jersey. For additional information Please contact us at 609-882-0322 or visit us on the web at www.SeniorCareMgt.com

Regards,
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Owners