

# FIVE FAST FACTS FOR NATIVE ELDERERS

## THE AFFORDABLE CARE ACT:

#1

Offers improved Medicare prescription drug coverage

- \$250 rebate check for those in the “donut hole”
- 50% discounts on brand name prescriptions

#2

Assures free annual wellness checkups and screenings

#3

Provides new protections against elder abuse, neglect, and financial misuse

#4

Prevents insurance companies from denying coverage for preexisting conditions

#5

Makes affordable long-term care possible, including home health care, assisted living, and community-based care



## ADDITIONAL OPPORTUNITIES TO MEET YOUR HEALTH CARE NEEDS

The Affordable Care Act (ACA) supports, strengthens, and recognizes the entire Indian Health Service (IHS) delivery system as the primary health system for American Indian and Alaska Native people (AI/AN). The ACA provides new opportunities for access to affordable or free health care coverage through the Health Insurance Marketplace and the expansion of Medicaid in some states. For American Indian and Alaska Native Elders who have Medicare, the Affordable Care Act strengthens their coverage and allows Elders to take charge of their own health.

*What if I already have Medicare?*

- If you have Medicare Part A, you are covered. If you have Part A and Part B, you are covered. You do not have to do anything in the Marketplace.
- If you only have Part B, you are not covered. Visit the Marketplace to find out about your coverage options.
- You cannot purchase Medigap or Part D plans in the Marketplace.
- It is against the law for someone to sell you a Marketplace plan knowing you are covered by Medicare.

*Can I continue to get services from the IHS, a Tribal program, or an urban Indian health program if I sign up for health insurance?*

- Yes. Signing up for health care coverage through the Marketplace and Medicaid does not change your eligibility to receive health care from Indian Health Service, Tribal, or urban health facilities (I/T/Us).
- IHS is available to all AI/ANs. Remember, IHS is not health insurance.
- By enrolling in the Marketplace or applying for Medicaid you are helping to strengthen the services I/T/Us provide to the entire American Indian and Alaska Native community.

*Where do I go to learn more about how my benefits are affected?*

- Your Indian health provider is available to help you navigate changes and can answer your questions.
- Existing Medicare-covered benefits are protected under the ACA and can't be reduced or taken away.

**For more information, see your health care provider TODAY!**