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Medicare changes will benefit seniors

Medicare will see some changes in coming weeks and years as the provisions of the Patient Protection and Affordable Care Act begin to be implemented. It is very important for seniors and their families to know that the new law **does not change** the Medicare guaranteed benefits. In fact, the changes will benefit seniors, and extend the Trust Fund solvency to another nine years.

One change that Medicare beneficiaries will see in June, 2010 is not a result of the new health reform legislation, but rather some finalizations of plans begun with the Deficit Reduction Act of 2005. These changes are in the Medigap plans being sold after June 1, 2010 to new enrollees to Medicare, or to those who are changing from an Advantage Plan to a Medigap policy (see www.elderlawanswers.com, "MEDIGAP COVERAGE IS CHANGING").

Medigap policies are designed to cover the "gaps" in traditional Medicare which result due to co-payments, deductibles and coverage exclusions. Therefore, to supplement Medicare, policies are available from private insurers, which have been approved by Medicare. These supplemental policies are designed to cover the "gaps" in coverage that have always been a part of traditional Medicare. Advantage plans or Part C plans are a *substitute* for traditional Medicare, so that a supplement is not needed. Advantage plans have their own coverage differences from a traditional Medicare plan with a supplement. Consumers should carefully evaluate the benefits of each.

As of the time of this writing, there are 12 Medigap plans which are identified by letters A through L (not to be confused with Parts A through D). The purchaser can compare the different combination of benefits offered in each plan to find the best plan for that person. Beginning on June 1, 2010, plans E, H, I, and J will no longer be sold. If you have one of these plans, you can continue to keep it as long as you like, but no new policies will be sold. Two new plans will be added, however, as M and N. Plan M will pay 50 percent of Part A deductibles, and some of the cost of foreign travel emergencies. It will not cover the Part B deductible. Plan N will pay the full Part A deductible (usually for in-patient hospital care), but will require a \$20 co-payment for Part B office visits, and up to a \$50 co-payment for emergency room visits. For globetrotters, Plan N will cover foreign travel emergencies.

The remaining plans will have some changes in benefits. Some plans offered a home health recovery benefit and preventive care benefit, and these benefits will be dropped. The preventive care benefit is duplicative of what traditional Medicare offers. The home health recovery benefit, which covered some personal services for individuals receiving skilled care from Medicare, was underused. Additionally, all plans will include an additional benefit to cover out-of-pocket costs imposed by the Medicare hospice benefit.

To learn more about all of the Medigap plans and their particular benefits, go to www.medicare.gov and search on supplemental or Medigap plans.