

**State of Rhode Island and Providence Plantations**



**Department of Human Services  
Division of Elderly Affairs**

**RHODE ISLAND SENIOR BEAT**

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**HEALTH INSURANCE MARKETPLACE DOES NOT APPLY TO SENIORS ON MEDICARE**

**CRANSTON---** The drumbeat you hear in the distance is the unveiling of the Health Insurance Marketplace Exchanges under the Patient Protection and Affordable Care Act, commonly referred to as “Obamacare.” The Health Care Exchanges will offer persons with no health insurance the opportunity to explore their options and select a plan that fits their budget and health care needs.

Rhode Island has set up a state Health Care Exchange called “HealthSource Rhode Island” and will be training staff for a call center designed to answer questions about the new law. The call center will open shortly and enrollment in plans will begin on October 1.

Some seniors remain confused about Obamacare and its impact on Medicare beneficiaries. The law DOES NOT eliminate or substantially change Medicare. In fact, Obamacare has already had a positive impact on the Medicare program. Here are five important facts to remember about the Affordable Care Act and Medicare:

Medicare is not part of the Health Insurance Exchange system. If you have Medicare, a Medicare Supplement Insurance (Medigap) policy, or a Medicare Advantage plan, you are considered to be covered. In other words, you do not have to take any action to comply with the law.

Medicare coverage is protected under the health care law. Your existing coverage cannot be reduced or taken away. You will not have to replace your coverage. Benefits of Medigap policies are defined in Medicare law and these provisions are not affected by Obamacare.

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If you have questions about your benefits, call 1-800-MEDICARE (1-800-633-4227), or go to [www.medicare.gov](http://www.medicare.gov). The TTY number is 1-877-486-2048.

In 2013, persons who reach the “donut hole” in their Medicare Prescription Drug (Part D) plans receive a 52 percent discount on name brand medications and a 21 percent discount on generic medications while they remain in the coverage gap. Beneficiary copayments will gradually decrease until 2020, when beneficiaries will have a 25 percent copayment for both name brand and generic drugs while they are in the “donut hole.” This benefit will not change as a result of the Health Insurance Exchange program. In fact, “donut hole” coverage is one of the provisions of Obamacare that has already been implemented.

Health Care Exchanges will not alter the preventive benefits you receive under Medicare. The new health care law actually added preventive services such as screenings for colon cancer, wellness visits, and mammograms. The Affordable Care Act also reduced the beneficiary copayments for mental health services. These benefits will not be affected by the Health Care Exchanges.

The Medicare open enrolment period is still October 15 through December 7 of each year. The open enrollment period offers beneficiaries the opportunity to look at their Medicare health plans and Part D coverage to make sure that they are getting the most appropriate coverage at an affordable price.

To sum it up, the Health Insurance Marketplace is not for persons with Medicare coverage. Do not drop your Medicare coverage.

If you are under 65 and do not have Medicare or Medicaid, you will have health insurance options under HealthSource Rhode Island, the state’s insurance exchange. Some persons may qualify for savings on monthly premiums based on income.

HealthSource RI has begun the “39 in 3” tour of Rhode Island cities and towns to educate individuals, community organizations, and small businesses about affordable health care insurance options that will be available on October 1. For more information go to [www.healthsourceri.com](http://www.healthsourceri.com).

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Senior Journal: The Senior Journal cable television program is devoted to exploring the issues of growing older and the challenges faced by adults with disabilities in Rhode Island. The Senior Journal is produced by senior volunteers and adults with disabilities. Programs are sponsored by the Rhode Island Department of Human Services, Division of Elderly Affairs (DEA), with the support of Rhode Island Public, Education, and Government Access Television. The Senior Journal is broadcast on Sundays at 5:00 p.m., Mondays at 7:00 p.m., and Tuesdays at 11:30 a.m. over statewide interconnect cable channel 13 and Verizon channel 32.

From August 11 through August 20, *Identity Theft and the IRS* will be broadcast. Paul Roberti of East Providence, program host and producer, interviews Peggy Riley, media specialist for the IRS.

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The Rhode Island Department of Human Services, Division of Elderly Affairs (DEA) is responsible for the development and implementation of a comprehensive system of programs and services for Rhode Islanders ages 60 and older and for adults with disabilities. Questions or requests for additional information on the issues of growing older in Rhode Island should be directed to: Larry Grimaldi, Rhode Island Senior Beat, Rhode Island Department of Human Services, Division of Elderly Affairs, 74 West Road, Cranston, RI 02920 or faxed to 462-0503. Information may also be requested via e-mail at [lgrimaldi@dea.ri.gov](mailto:lgrimaldi@dea.ri.gov).