



The new health care law: What it means for Maine

The new federal health care law, the Patient Protection and Affordable Care Act, will increase access to health insurance and provide greater options to Maine families and businesses to access health care. Benefits from the new law begin this year, with most benefits fully in place by 2014.

Health Care Law and Maine Seniors

2010

- \$250 rebate for Medicare Part D prescription drugs if your cost exceeds \$2,700 and you fall into the doughnut hole
- All guaranteed Medicare benefits remain intact and reforms help the program remain solvent for years to come

2011

- 50% discount on brand-name drugs that fall into the donut hole
- Copayments and deductibles eliminated for annual check-ups, preventive services and screening, such as mammograms and colonoscopies
- Investments in training more primary care providers, which will provide greater access to doctors
- Stronger incentives for hospitals to reduce avoidable, harmful re-admissions, reduce medical errors, and prevent acquired infections from medical settings
- Annual wellness visits allow individuals to take steps to stay healthy

2012

- Subsidies to Medicare Advantage plans reduced back in-line with traditional Medicare
- Advantage plans required to spend at least 85% of its revenue from premiums and subsidies on medical claims
- Medicare Advantage plans that meet certain quality standards will receive bonuses; this creates incentives to provide quality care
- Medicare Advantage plans cannot reduce basic, guaranteed Medicare benefits, but some extras—such as free eyeglasses and gym memberships—may be reduced

2013

- New payment reform pilot projects within Medicare to develop and evaluate bundled payments, which create financial incentives for providers to be more efficient and avoid wasteful, ineffective treatments

2020

- Doughnut hole closes; beneficiary cost-sharing reduced to 25% of total cost of prescription drugs, annually