



***Get the facts about the stability and security you get from health insurance reform.***

**Q. You keep talking about expanding insurance coverage by cutting Medicare. Why would health reform be good for seniors?**

**A.** The savings being proposed from Medicare won't harm patient care. In fact it will improve it. We are talking about eliminating billions of dollars in overpayments to insurance companies that do nothing except benefit the insurers' bottom lines. We will go after waste, fraud and abuse that do not improve care for seniors. Not only will these changes enable us to improve the quality of care for seniors, they will stabilize Medicare and put it on better financial footing.

What's clear is that if we don't begin to rein in escalating health care costs, Medicare will be threatened over the long-run.

***Health reform will benefit seniors in many ways:***

- We are committed to shrinking the donut hole in Medicare Part D that has forced so many seniors—more than 4 million every year—to pay exorbitant costs out of pocket or go without the drugs they need.
- We are also committed to creating a pathway for the approval of generic biologic drugs. Cutting-edge biologic medications are currently very expensive and are out of reach for many seniors. It is important to make generic versions of these drugs available as soon as possible.
- For those of you who retire between the ages of 55 and 64, health reform will provide financial assistance to employer health plans that cover early retirees, bringing down health costs and premiums by as much as \$1,200 per family per year for some plans.
- We want to strengthen preventive care under Medicare—no co-payments for checkups and wellness visits. Much of the money we spend on health care goes to treat chronic diseases which could be prevented from becoming more serious if patients received more preventive care. Preventive care is especially important for seniors, because it will increase the chance that your doctor can catch an illness in its early stages.
- Most importantly, by reducing waste and improving the efficiency of Medicare, the Administration will strengthen the program to be sure it is always there for you and the generations to come. As you know, the Medicare Trust fund is projected to run out of money in about 8 years. Health insurance reform would extend the life of the fund for additional years—through at least 2022—and give it greater stability and security.

**Q. A lot of seniors seem to be concerned about a provision in the House bill that would provide counseling for end of life care. They think it sounds like the government will come along every five years and require you to talk about how you want to end your life.**

**A.** This provision would allow senior citizens access to a professional medical counselor who will provide them with any information they might need about preparing a living will, providing medical power of attorney, and—if they are seeking this kind of advice—end of life decisions. These counseling sessions are ***not mandatory***; they are simply made available to those who wish to use the service because they are unable to receive the information from another source. This means that if a senior is seeking such advice and guidance, Medicare would cover it. This measure would allow Medicare to compensate doctors for discussing with their patients the most difficult care choices—those that happen at the end of life. It would actually empower individuals to make the best decisions for themselves and their families, and better ensure that their wishes will be followed.