

Medicare Coverage and the Affordable Care Act: What you need to Know

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When Americans retire, or are no longer able to work, Medicare can provide healthcare coverage. This is an affordable option for Americans when there is no employer contribution to healthcare costs. In 2013, Medicare covered about 52 million people compared to 45 million people in 2008. This shows the growing number of aging Americans who need Medicare to cover health care costs.

Medicare is available for persons 65 years and older, and those of all ages with kidney disease that requires special treatment or transplant, as well as certain other disabilities (CMS, 2016)

Medicare has three main parts:

Part A covers hospital services and some skilled nursing facility care. People do not pay a premium for Part A.

Part B covers doctors' services, outpatient care and some of the services that Part A does not. People pay a monthly premium for Part B coverage

The last part covers prescription drugs and helps with the cost of medications. Everyone with Medicare can get this coverage. People pay a monthly premium for drug coverage*

*Sometimes there is a limit on the funds for prescription drugs. The Affordable Care Act (ACA) will help pay 55% of the cost of the medications for people who meet their limit (Medicare, 2016).

The best healthcare comes from correct treatment and disease prevention. Certain tests are known to help guide your care to prevent disease. Preventative healthcare is a way to improve health in the United States (Viera, 2015). Below are some of the screenings that evidence has shown to help prevent disease as covered by Medicare.

For more information, contact Medicare toll free: (800) 633-4227, or medicare.gov.

	Who is eligible?	Why should I do this?	How often should this be done?
Colonoscopy	All people age 50 or older with Part B are covered	Colorectal Cancer Screening	Every 24 months for high risk, every 120 months for low risk
Mammogram	Women with Part B 40 or older are covered	Breast Cancer Screening	Every 12 months
Bone Density	All qualified people with Part B who are at risk for osteoporosis	helps to see if you're at risk to broken bones	once every 24 months
Prostate Cancer Screening	All men over the age of 50 with Part B are covered	Prostate Cancer Screening	Digital rectal exam: Once every 12 months Prostate specific antigen (PSA) test: Once every 12 months
Influenza	All people with Part B are covered.	Prevent influenza	one flu shot per flu season
Pneumovax	All people with Part B are covered.	prevent pneumococcal infections (like certain types of pneumonia)	Once. Part B also covers a different second shot one year later.

References

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