

More Facts Needed about Seniors and Obamacare

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There are lots of rumors about Obamacare. Many are aimed at scaring seniors, and it's election time so we're hearing even more. So what's true?

Will "unelected bureaucrats" at the Independent Patient Advisory Board (IPAB) "ration" my care? No – Politifact, a Pulitzer Prize winning fact-checker, says "The IPAB is forbidden from submitting 'any recommendation to ration health care,' as Section 3403 of the health care law states. It may not raise premiums for Medicare beneficiaries or increase deductibles, coinsurance or co-payments." Instead, it makes recommendations to bring costs under control when spending increases too much. Our elected Congress can overrule them anytime.

Is Obamacare doubling premiums, cutting Medicare, and reducing benefits? Again the answer is no, but you can check your own premium and benefits. Medicare's actuary predicts premiums will rise only slightly in coming years, to \$112.10 in 2014. And under Obamacare, Medicare's budget still increases, but not as much as previously forecast. It does so by making Medicare more efficient and has actually extended Medicare's life.

At the same time, Obamacare has added benefits to Medicare. Many preventive services are now available without co-pay or deductible so we can catch things early or prevent them altogether, saving money and lives. Seniors hitting the "donut hole" now get a 50% discount on brand name prescription drugs.

We know it's an election year, but seniors have paid into Medicare and they've earned the truth. If you come across more rumors, please contact us at wiara@att.net or 414-771-9511.

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