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Seniors Confused Over Healthcare Changes

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With all of the changes in healthcare it is hard for many seniors to keep on top of what's changing and what is not. Lori-Ann Rickard brings clarity for seniors in this blog article. Lori-Ann Rickard, JD, CPC, CAC, is a health care lawyer with 27 years of national experience navigating the law for the benefit of physicians, health care providers, employers and patients.

Many seniors are currently confused about all the information being released on the Accountable Care Act (ACA), commonly known as ObamaCare. Much of this confusion is caused by the media constantly releasing information. Much of the information is simply not true.

Let's look at the facts. First, seniors should know that Medicare is not impacted by the ACA or ObamaCare. Medicare remains intact and unchanged. If the senior has already qualified for Medicare, he/she will keep their Medicare coverage. Similarly, the age limit for Medicare has not changed. Further, many seniors believe the "donut hole" coverage gap has increased. This is not true. In fact, the coverage gap has actually gone down by \$7 Million dollars according to government



sources. Thus, seniors do not have to change doctors, medication plans, their budget, etc.

The enrollment period for Medicare remains the same: October 15 – December 7, 2013. This enrollment period should not be confused with the enrollment period for the health exchanges for ObamaCare which begins October 1. During the Medicare enrollment period, seniors will be able to select their Medicare coverage. Most seniors have gotten very good at determining which Medicare coverage is best for them. If they are in need of assistance, many hospitals, community groups, etc. offer help selecting the right Medicare coverage. Additionally, many questions can be answered on the Center for Medicare and Medicaid (CMS) website that is very user friendly and helpful: www.medicare.gov

It is important to remember that seniors cannot enroll in Medicare in the health exchanges being set up for ObamaCare. If you are trying to enroll in Medicare, you need to be looking at a Medicare website or contacting Medicare directly.

Further, it is imperative that seniors should never give out their personal information to anyone soliciting their information. There is a growing amount of fraud surrounding all the confusion over healthcare and all seniors should beware. If someone they don't know contacts them for their personal information, they should immediately report it to: stopmedicarefraud@hhs.gov or call 1-800-447-8477. Similarly, if they receive a billing statement from a provider they don't recognize, they should report it.

Healthcare is ever-changing and confusing. We need to work together to demystify all of the information. But most importantly: Medicare is not changing.

Enriched Life Home Care Services is grateful to Lori-Ann for helping clarify how these healthcare changes affect seniors. If you would like to read more about Lori-Ann or other topics please visit her health blog at www.larlegal.com/blog or Twitter: [@larlegal](https://twitter.com/larlegal)



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