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Advocates remind seniors: You won't need Obamacare

Officials don't want Medicare beneficiaries duped

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While the Obama administration is encouraging uninsured Americans to enroll in health coverage on the new online insurance marketplaces, federal officials are planning a campaign to persuade millions of seniors to please stay away — don't call, and don't sign up.

“We want to reassure Medicare beneficiaries that they are already covered, their benefits are not changing, and the marketplace doesn't require them to do anything,” said Michele Patrick, Medicare's deputy director for communications.

To reinforce the message, the 2014 “Medicare & You” handbook — the 100-plus-page guide that will be sent to 52 million Medicare beneficiaries next month — contains a prominent notice: “The Health Insurance Marketplace, a key part of the Affordable Care Act, will take effect in 2014. It's a new way for individuals, families, and employees of small businesses to get health insurance. Medicare isn't part of the Marketplace.”

Still, it can be easy to get the wrong impression.

“You hear programs on the radio about the health care law, and they never talk about seniors and what we are supposed to do,” said Barbara Bonner, 72, of Reston, Va.

Because many of the same insurance companies offering coverage for seniors will also sell and advertise policies in the marketplaces, seniors might have a hard time figuring out which options are for them.

“Anything about health care gets seniors' attention,” said Maria Alvarez, executive director of the New York StateWide Senior Action Council.

Confusion could also create opportunities for scams, Patrick said.