



THE AFFORDABLE CARE ACT AND MEDICARE

Question: In 2014, I will turn 65. My dad is also on Medicare with a supplemental policy. How does the Affordable Care Act affect Medicare for him and for me?

Answer: Many pieces of the Patient Protection and Affordable Care Act (ACA), which became a law in 2010, have already gone into effect. All provisions will have been phased in by 2015. Individual insurance purchased through the exchanges goes into effect in January 2014, which is why there has been so much public discussion lately.*

Medicare eligibility (age 65 or disabled) and enrollment (3 months before and after your birth month) have not changed, so the ACA exchanges, or marketplaces, do not apply to Medicare beneficiaries. Medicare Part A, which covers hospital, hospice, in-patient rehabilitation and some home health costs, is unaffected. Medicare Part B, which covers doctor visits and outpatient services, is better in that there are no more co-pays for preventive services, such as mammograms and colonoscopies. Part C refers to Medicare Advantage Plans, which are also strengthened because they cannot charge you for preventive service co-pays and they must spend 85 cents of every dollar earned on providing health services,

rather than paying overhead or advertising.

Perhaps the greatest advantage for Medicare recipients under the ACA is the change to Medicare Part D, the prescription drug coverage under Medicare. Part D created a coverage gap called the "doughnut hole," meaning once you reached a certain amount of prescription drug costs (\$2,970 in 2013), you would have to start paying 100 percent of these costs out of pocket until you reached the out of pocket maximum (\$4,750), at which point Medicare would start paying 95 percent of your prescription drug costs again. Under the ACA, you now pay only 50 percent of any prescription costs in the doughnut hole. In 2020, this coverage gap will go away altogether, closing the doughnut hole for good.

Remember, you can always call 1-(800) MEDICARE (1-(800) 633-4227) to speak with a live agent or call your local Medicare advocacy organization at (800) 434-0222 to speak with a benefits counselor.

*The Will Rogers Motion Picture Pioneers organization is not taking any political position on the Patient Protection and Affordable Care Act in this article.

Sources: "The Affordable Care Act & Medicare," www.medicare.gov/about-us/affordable-care-act/affordable-care-act.html and <http://doughnuthole.aarp.org>.

JOKE OF THE MONTH

"How many dyslexics does it take to change a light bulb? One to ladder the hold and the other to bulb the screw."

—A *Prairie Home Companion* Pretty Good Joke Book

Laughter is known to boost the immune system, lower blood pressure, burn calories and release pleasure-inducing chemicals in the brain.

Go Green!

Receive Social Services Corner by email.

Call (888) 994-3863, ext. 2370,

or email info@wrmail.org.

Do you or does someone you know need our assistance? Call toll-free (888) 994-3863 or visit www.wrpioneers.org to find out more about our assistance programs.



GRATITUDE IS GOOD FOR YOU



It's been two months since everyone sat down for Thanksgiving dinner, but giving thanks is also a wonderful yearlong endeavor. Research is beginning to

show us that expressing gratitude for the positive aspects in our lives has measurable health effects. With this new year, let's offer up a toast to gratitude!

The act of being grateful to outwardly express a positive spin on an aspect of your life. It could be as simple as appreciating a good cup of coffee or something more complex like getting a healthy blood pressure test result. Outward expression requires a mindful pause to notice and express your gratitude.

Studies have shown that people who express gratitude daily feel better about themselves. What's more, they pay it forward, expressing appreciation and gratitude (perhaps in the form of compliments) to the people around them. As a result, they report more successful and fulfilling relationships. Conversely, the effects of negative thinking diminish

Source: "The Neuroscience of Why Gratitude Makes Us Healthier," Ocean Robbins, www.huffingtonpost.com.

life's satisfactions, causing poorer perception of relationships and health.

It's more than just saying "thank you." Here are some ways to express your gratitude:

1. Write it down. Keep a journal or write a quick note to someone you care about.
2. Smile in the mirror and at others. It's contagious!
3. Breathe, and use the breath to thank your lungs and other body parts for working. Repeat with all five senses.
4. Tell someone "good job." Everyone wants to feel appreciated.
5. List a few things—on paper or in your mind—that are going right in your life. Being part of the Will Rogers family and being able to read this newsletter are two of them.

Here at the Pioneers Assistance Fund, we are very grateful to our donors who support us, our board of directors who guide us, our staff who keep us on track, the entertainment industry and community who inspire us, and YOU, our Pioneers and your families—who remind us why we do this work. Thank you!

NEW ADDITIONS TO THE MPPAF'S NATIONAL RESOURCE DIRECTORY

www.BenefitsCheckUp.org

This website is a free service of the National Council on Aging. Visitors to the website may answer a series of questions to find state, federal and private benefits that may be available to them in their community. These programs can help pay for medications, food, utilities, legal aid, health care, housing, in-home services, taxes, transportation or employment.

Mobile Help, www.mobilehelpnow.com, (800) 800-1710

Mobile Help sells personal emergency response systems that monitor subscribers in the home and away from the home. These systems combine Global Positioning Satellite (GPS) and cellular technology to enable their monitoring centers to establish two-way communications with their subscribers wherever there is AT&T coverage.



QUOTE OF THE MONTH

“Half our life is spent trying to find something to do with the time we have rushed through life trying to save.”

—Will Rogers

To view our entire National Resource Directory, please visit www.wrpioneers.org.