



Assemblymember

DAN QUART

REPORTS TO SENIORS

BEYOND THE EXCHANGES

Other benefits for Seniors in the ACA

Although most seniors on Medicare aren't using the brand new Health Care Exchanges to buy health insurance, you'll still benefit from many provisions in the Affordable Care Act (ACA). Most importantly, you'll have access to more preventive services. Mammograms, colonoscopies and a yearly wellness visit will all be covered at absolutely no cost.

Additionally, seniors will see benefits in their prescription drug plans. Currently, seniors using Medicare Part D to cover their prescriptions encounter a coverage gap once their drug costs reach \$2,700 in a year. Until those costs reach \$6,154, Medicare contributes nothing to prescription costs. This is the much-maligned "donut hole" in Medicare Part D. The ACA includes a provision that will phase out this coverage gap entirely by 2020. In the meantime, expenses that fall within that gap will no longer be completely uncovered; Medicare will cover a portion of both brand-name and generic prescriptions.

Finally, under the ACA, coordination of care is prioritized as a way to both cut costs and improve care. Doctors and hospitals have the option of participating in Accountable Care Organizations (ACOs), which will implement systems to share electronic medical records and increase communication among providers to improve patient care.

Even though the health care exchanges are the most conspicuous piece of the ACA, there are a myriad of other provisions that will bring great benefits to those who won't be using the exchanges.

INSURANCE REFORMS PROTECTING YOUR DOCTOR

Letting you choose where you receive your care

News of an upcoming medical procedure is usually unpleasant, but knowing that you'll be able to see your own doctor in her own office can relieve some of the stress. To meet this demand, many doctors have built surgical suites in their offices to allow them to perform minor procedures, including colonoscopies, breast reconstructions, and skin cancer lesion removal, allowing their patients to be more comfortable and avoid visiting a hospital. This convenience comes at a lower cost than the more traditional hospital-based procedures.

While this situation works well for both doctors and patients, insurance companies have stopped reimbursing those doctors for the full cost of the service. Specifically, they refuse to pay a facilities fee to cover the capital costs of these surgical suites. The insurers claim that without a more formal accreditation process, they cannot reimburse these fees. Although the Department of Financial Services disagrees, so far there has been no effort to force the insurance companies to change their practices.

Assemblymember Quart has sponsored legislation that will create a new accreditation process, while also requiring insurance companies to reimburse facilities fees for procedures completed in a doctor's office instead of a hospital. Surgical procedures are stressful enough – patients shouldn't be denied the doctor and venue of their choice, based on an insurer's willingness to pay.



Assemblymember Quart meeting constituents.



Assemblymember Quart meeting with constituents at the Lenox Hill Senior Center at St. Peter's Church.



Assemblymember Quart's first annual Senior Health Fair.

ASSEMBLYMEMBER QUART OFFERS PRESCRIPTION DISCOUNT CARD



I'm pleased to be able to offer my constituents the Big Apple Rx card. This completely free program is sponsored by the New York City and New York State Departments of Health – there is no cost whatsoever to participants.

Rising costs of prescriptions can be a real burden for many New Yorkers, especially those without health insurance. Seniors on fixed incomes can also experience difficulty paying ever-increasing prices for their medications. This card can be used at thousands of pharmacies across the city and can provide the bearer with average discounts of 15% on brand-name drugs and 53% on prescription drugs.

You can use the card provided here, print your own at bigapplerx.com or download the Big Apple Rx app for an iPhone.

ASSEMBLYMEMBER QUART'S THIRD ANNUAL SENIOR HEALTH FAIR

I am proud to host my annual Senior Health Fair for East Side seniors on Friday, October 25th in the Community Room at Knickerbocker Plaza on East 92nd Street. In partnership with the Visiting Nurse Service of New York, we will be providing free flu shots to the East Side community. Many other community health organizations will be attending, including Lenox Hill Hospital, New York Presbyterian Hospital, New York Foundation for Senior Citizens, offering health information and preventive screenings. I am truly grateful to the community health organizations who continue to participate in this wonderful event every year; their commitment to public health has made a real difference for seniors in our community.

Senior Health Fair Hosted by:

**Assemblymember
Dan Quart**

**Friday, October 25th
10:00 a.m. – 2:00 p.m.**

**Community Room
Knickerbocker Plaza**

**1751 2nd Avenue
(91st-92nd Streets)**

To schedule an appointment for a flu shot or for more information on this year's fair please call my district office at (212) 605-0937.