

### It's Medicare open enrollment time: Your options and Obamacare



Before reviewing options for next year's Medicare coverage, it's important to understand how Medicare fits with the Affordable Care Act often called Obamacare.

With all the media attention focused on shoppers in the individual market and their troubles navigating the government's website, it's no wonder seniors want to know if they have to sign up somewhere to keep getting their Medicare benefits. Do they have to shop in the exchanges? What happens to their premiums?

Relax! The answer is seniors and disabled people on Medicare don't have to do anything. The Affordable Care Act is basically aimed at people who don't have insurance from another source. That means people whose insurance is Medicare cannot shop in the state exchanges. For that matter, neither can people who have coverage from their employers, the military or Medicaid.

Contrary to political rhetoric, the Affordable Care Act does not reduce anyone's Medicare benefits. In fact, it calls for more coverage—free preventive services such as mammograms and annual check-ups, for example. Medicare beneficiaries have been slow to take advantage of these services.

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