

Health Awareness

Medicare Part D: A Health Care Success Story

(NAPSA)—It may be time for many older Americans to take a healthy look at the new health care reform law. Some important changes are already here and more are on the way.

For example, one program that has been around for some time is working even better than many envisioned—the Medicare prescription drug program. This Medicare Part D is a not-very-well-known health care success story. With so much talk around the massive reform bill, a program working as well as the Part D program can be easy to overlook. A recent survey found that nearly 85 percent of enrollees are satisfied with their coverage—and the program is actually saving money for people and costing less than expected.

The most recent report from the Medicare Trustees projects future Part D spending will be below previous projections. In fact, total Part D costs have declined by 41 percent, or \$261 billion, compared to the initial 10-year cost estimate, according to the report.

Additionally, the average monthly beneficiary premium for Part D coverage is \$30 this year, far below the \$53 originally forecast and an increase of only \$1 over last year's average premium.

According to Don Berwick, administrator of the government's Centers for Medicare & Medicaid Services, "These very modest increases in premiums, along with the new discounts...are going to make medications more affordable to Medicare beneficiaries."



Pharmaceutical research companies are helping older Americans get the medicines they need at prices they can afford.

The new discounts he's referring to come in the form of a 50 percent discount on brand-name medicines for eligible beneficiaries who fall into the so-called doughnut hole. The discounts, provided by biopharmaceutical research companies, will mean increased access to needed medicines by reducing out-of-pocket costs for eligible Medicare beneficiaries.

Part D is one element of the health care system that is working the way it's supposed to work. About 30 million beneficiaries have access to affordable prescription medicines as a result. That's important, because medicines help keep people healthy and out of the hospital, which is a key driver of health care costs.

For more information on the Medicare Part D program, visit www.cms.gov.