



# News For Older Americans

## Your Medicare Advantage Could Get Cut <sup>TM</sup>

(NAPSA)—If you're eligible for Medicare, you are eligible for Medicare Advantage (MA), a program that lets you sign on with a private insurance carrier that then gets paid by Medicare to take care of you. It's popular; over 16 million, or about a third of Medicare-eligible seniors, chose this option. MA is a win-win for enrollees and insurers because it moves away from the fee-for-service model and toward a preventative care form of health care.

Certain people in Washington, however, decided they were paying too much to the private insurers for some of the benefits and preventative measures, so, as part of the quest to find money to pay for other Washington priorities, they decided to cut the MA payments. In the last two years, they've cut almost 10 percent and they are proposing more cuts in 2016 and beyond.

A just-released study by Oliver Wyman indicates that by 2016 these cuts will raise the premiums for 1.1 million seniors in New York an average of more than \$120 a month. Two million seniors in California will see an increase of over \$100 a month and 1.5 million in Florida will pay over \$80 more a month for MA. That's a big increase for peo-

ple whose resources are already stretched.

RetireSafe, a national grassroots organization that advocates and educates on behalf of America's seniors, sent an e-mail to its supporters asking them what they thought about these cuts to MA. It was inundated with replies; one responder said, "As a senior utilizing a Medicare Advantage program, I have already seen my benefits slashed." Another said, "For one thing, it advocates 'prevention' rather than 'after the fact' usage of medical coverage. The SilverSneakers program keeps elders up and moving."

Even many members of Congress seem to be having second thoughts about these cuts, both Republicans and Democrats; 239 from the House and 53 from the Senate signed a letter saying the cuts should be stopped. Americans of all ages and either party are asking their legislators where they stand on this issue. You too can get involved. Call your representative and senators and tell them not to cut Medicare Advantage. Go to <http://medicarechoices.org/contact-congress> to find their numbers.

You can learn more about the problem and how you can be a part of the solution at [www.RetireSafe.org](http://www.RetireSafe.org).