

New Health Law Confuses Seniors

Q: Do most seniors understand the new federal health reform law?

A: According to one study, a lot of seniors know very little about the new health reform law.

A survey of senior citizens conducted by the National Council on Aging (NCOA) found that there is widespread confusion among the elderly about the new federal health care law---and most seniors are not satisfied with the information they have received about the law.

Seniors were asked 12 questions about the Affordable Care Act (ACA), and only 9% got 8 or more answers correct. 44% had 2 or less answers right. 31% of those polled admitted they were not at all familiar with the law, and another 45% said they were only somewhat familiar with the law.

Here are some of the specific responses to the survey:

- When asked if the new health law will cut basic Medicare benefits, 42% answered incorrectly that basic benefits would be cut, and another 37% said they did not know. Only 21% correctly answered that basic Medicare benefits will not be cut.
- When asked if Medicare spending will grow slowly under the new law, 66% got it wrong, or didn't know. The correct answer is that Medicare spending will grow slowly.
- When asked if the Affordable Care Act will increase the federal budget deficit, only 14% answered correctly that the new law is not projected to increase the federal deficit.
- When asked if health care reform will extend the solvency of the Medicare Trust Fund, only 24% correctly answered True.
- When asked if the new health law will close the so-called 'donut hole' in drug coverage, 57% said either they didn't know, or they incorrectly thought the drug gap would not be closed.
- When asked if the Affordable Care Act will increase the availability of long term care services, only 28% answered correctly True.

- When asked if the new law will improve the quality of chronic care, such as diabetes and blood pressure care, only 22% correctly answered True.
- When asked if the health law provides a new, free yearly wellness visit and prevention plan for people on Medicare, 54% did not know, and only 33% correctly said True.
- When asked if the health reform law will cut Medicare payments to doctors, only 14% correctly answered False, and 41% said they did not know. The new law actually pay bonuses to primary care doctors in 2011. The cut in doctor's fees is not part of this law, and is expected to be dealt with separately by Congress.
- When asked if the new law will extend health care coverage to 32 million uninsured Americans, and provide younger people with extra protection, 38% said they did not know, and only 43% correctly answered True.

The misinformation about the new health care law has got the National Council on Aging worried. The ACA has come under criticism from many quarters---but elders themselves seem to know little about the law, and a large portion don't know the new benefits health reform will bring.

Fear and anger over health care reform was a major issue in the recent national elections, but most seniors are unfamiliar with key provisions of the law. With the federal budget deficit looming large in policy debates, NCOA said it was striking that only 14% of seniors were aware that the new law is projected to lower the deficit.

To take the online health care quiz yourself, go to ncoa.org and search by "Straight Talk." Fact sheets about the new health care law are also available at this website.

