

# What every caregiver should know about Medicare

**By Bob Moos/Southwest public affairs officer for the U.S. Centers for Medicare and Medicaid Services**

The phone call can come at any hour. Your elderly parent has fallen ill and needs your help. If you haven't gotten the call yet, chances are you will. About 70 percent of our parents will require some kind of personal care during their old age. Sometimes, the care will extend for years.

Caregivers often find themselves at wits' end, careening from one crisis to another and having little time to confront the problem that cropped up yesterday, let alone tackle the one that just reared its head today. The challenges can quickly become overwhelming.

Having a working knowledge of Medicare may help you keep your balance and ensure that your parent, or other loved one, receives the appropriate care. Medicare doesn't have to be a mystery. There are simple ways to get answers to your questions.

The best overview of the Medicare program is the official "Medicare and You" handbook. It's mailed to all beneficiaries every fall and provides an up-to-date-description of all services and benefits. It's also readily available on Medicare's main website, at [www.medicare.gov](http://www.medicare.gov).

If you have a particular question, you may want to visit with a Medicare customer service representative at 1-800-633-4227. Medicare also works closely with State Health Insurance Assistance Programs to provide free health insurance counseling. The Texas number is 1-800-252-9240.

Caregivers find Medicare's secure website – [www.mymedicare.gov](http://www.mymedicare.gov) – especially useful. After setting up a personal account for your parent, you can view the details of your elder's coverage, track recent health care claims and keep up to date on preventive services your parent qualifies for.

Medicare can also help you locate the right health care providers for your parent. Its "Compare" web pages – at [www.medicare.gov](http://www.medicare.gov) – are a good place to begin your search for a nursing home, hospital, home health agency, dialysis facility or physician that fits your parent's needs.

Medicare can reduce many out-of-pocket medical expenses, but it doesn't cover everything. Understanding what Medicare covers, as well as what it won't cover, can save you time and spare you frustration when navigating the caregiving maze. Here are a few key points:

Besides basic hospital and physician services and optional prescription drug benefits, Medicare covers home health care. To qualify, a beneficiary must be homebound, under a physician's care and in need of part-time skilled nursing care or rehabilitative services like physical therapy.

Medicare also helps pay for oxygen, catheters and other medical supplies that a doctor prescribes for home use. The same is true for medically necessary equipment like oxygen machines, wheelchairs and walkers.

Medicare covers skilled care in a nursing home for limited periods following hospital stays. But it doesn't cover long-term stays. Patients who need custodial care (room and board) must pay out of pocket unless

they're eligible for Medicaid or have private long-term care insurance.


Medicare pays for hospice care for someone with a terminal illness whose doctor expects will live six months or less. The hospice benefit also includes brief periods of respite care at a hospice facility, hospital or nursing home to give the patient's caregivers an occasional rest.

Besides long-term nursing home stays, Medicare typically doesn't cover regular dental care or dentures, regular eye exams or eyeglasses, and hearing exams and hearing aids. Likewise, it won't pay for non-emergency ambulance trips -- unless a doctor certifies they're medically necessary.

Money can quickly become a worry when managing a parent's health care. If your parent lives on a limited income, you should check whether he or she qualifies for help with prescription drug costs or with other Medicare-related premiums, deductibles and copayments.

For help with drug costs, contact Social Security at [www.socialsecurity.gov](http://www.socialsecurity.gov) or 1-800-772-1213 and ask about the "Extra Help Program." For help with other Medicare costs, go to [www.medicare.gov](http://www.medicare.gov) or call 1-800-633-4227 and ask about the "Medicare Savings Programs."

It's common for caregivers to suffer from stress, loss of sleep, and poor health themselves. So it's important to eat properly, get regular exercise and set aside some time each week to do something you enjoy. You can't care for someone else if you don't look after yourself.



## Exercise Your Brain.

*Read The Newspaper.*

Studies show that reading keeps the mind sharp. Give your brain a boost. Subscribe to the newspaper and expand your mind with a world of information.

**Muleshoe Journal**

*Striving To Be Your Source For Local News!*

201 W. Ave. C • Muleshoe, Tx  
806-272-4536