



# Let's Learn Medicare!

## Medicare for Caregivers

(April 2008)

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# Section 1: Introduction



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### What is the Medicare Rights Center?

- ❖ MRC is the largest independent source of Medicare information and assistance in the U.S.
- ❖ Founded in 1989, MRC helps older adults and people with disabilities get high-quality, affordable health care.
- ❖ MRC has three main programs:
  - Education and training
  - Client services and enrollment
  - Policy and advocacy to protect, enhance and extend Medicare



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**Section 2:**  
**What is a caregiver?**

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**What is a caregiver?**

- ❖ A caregiver is anyone who helps and supports someone who is unable to function optimally.
- ❖ Most caregivers are unpaid.
- ❖ Two kinds of caregivers:
  - Informal (children, spouses, friends)
  - Formal (professionals, like nurses and home health aides)

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**Questions for caregivers to consider**

- ❖ What are your loved one's health care needs?
- ❖ What are your loved one's health care preferences?
- ❖ Are your loved one's health care needs covered (now and in the future)?
- ❖ Where does your loved one keep important information?
- ❖ What help is available for your loved one?
- ❖ Where can you as a caregiver go for help?

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**What you need to know**

**about your loved one's health**

- ❖ Compile a health history including
  - current and past health conditions and symptoms;
  - medications;
  - allergies or food restrictions;
  - surgeries.
- ❖ Find out if your loved one has legally named someone to make health care decision if they become incapacitated.

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**What you need to know**

**about your loved one's health insurance**

- ❖ You should know
  - whether your loved one has Medicare and how they get it:
    - Original Medicare; or
    - Medicare private health plan;
  - if they have any other health insurance (retiree coverage or a Medigap);
  - whether they have drug coverage;
  - whether their insurance covers their doctors and medical needs; and
  - how much they pay for coverage—and where to go for help with those costs.

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**What you need to know**

**about your loved one's finances**

- ❖ You need to know if your loved one
  - can afford to cover her health expenses now;
  - can afford to cover her health expenses in the future; and
  - has legally named someone who can make financial decisions on their behalf.
- ❖ If your loved one has limited income, there are programs that can help.

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## Section 3: Getting Care For Your Loved One With Medicare

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### If your loved one has Medicare . . .

- ❖ Find out if they get it through
  - Original Medicare (red, white and blue card); or
  - a Medicare private health plan.
- ❖ This course will focus on Original Medicare.
- ❖ In Original Medicare:
  - You can see almost any doctor in the country.
  - Most people have supplemental insurance to help pay out-of-pocket costs.
- ❖ Medicare private health plans have their own doctor networks, costs, rules and restrictions.

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### What care will Original Medicare cover?

- ❖ Medically necessary
  - doctors visits; and
  - hospital stays (up to a limit).
- ❖ A **limited amount of long-term care.**
  - Limited days in a skilled nursing facility
  - Some home health care
  - Comprehensive hospice care
- ❖ Three categories of **rehabilitative therapy** if your condition can improve or if your condition will deteriorate without it.
  - Physical
  - Speech/Language
  - Occupational

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## What types of care won't

### Original Medicare pay for?

- ❖ Some types of care are not covered:
  - Custodial services (like help with cooking and cleaning)
  - Personal care services (like help with bathing or dressing) unless you are getting skilled nursing care
  - Longer-term stays in a nursing home
    - Medicaid is the largest payer of long-term nursing home care
  - Home health care
    - Daily, or around-the-clock

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## When does Original Medicare cover care at home?

- ❖ Your loved ones may qualify for care at home through Medicare's **home health care benefit** if
  - their doctor certifies that they are **homebound** and **need home care**;
  - they need **skilled physical, speech or occupational therapy services, or skilled nursing** on an intermittent (less than seven days a week) or part-time (less than eight hours a day) basis; **and**
  - they receive care from a **Medicare-certified home health agency (HHA)**.

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## Assistive home equipment

- ❖ Medicare may pay for equipment that is:
  - **durable**, meaning it can be used over and over;
  - mainly used **for a medical purpose**;
  - generally used **only if you are ill or injured**; **and**
  - suitable for **use in your home**.
- ❖ Durable Medical Equipment (DME) includes items such as walkers, wheelchairs, power scooters, hospital beds, portable oxygen equipment, and certain orthotics and prosthetics.

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### Home modifications

- ❖ Since most home modifications are not strictly medical (like widening doorways), they are
  - not considered DME; and
  - not covered.
- ❖ May need to rely on other programs that provide low-cost equipment and modifications.

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### What if you need equipment or modifications not covered by Medicare?

- ❖ There might be places in your area that can give you low-cost or free medical equipment.
  - See the resource list at the end of the presentation.
- ❖ If your income and assets are low, you might qualify for Medicaid.

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### What nursing home care will Original Medicare cover?

- ❖ Medicare may help pay for care in a Medicare-certified "skilled nursing facility" (SNF) if:
  - You need skilled nursing care seven days a week or skilled therapy services at least five days a week;
  - You have been hospitalized for at least three days in the 30 days prior to admission in a Medicare-certified skilled nursing facility; **and**
  - You become eligible for Medicare before you are discharged from the hospital.
- ❖ Medicare will not generally cover care at assisted living facilities.

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## How much SNF care will Medicare cover?

- ❖ Medicare pays for **up to 100 days** of SNF care in a **Medicare-certified** nursing home or hospital in one benefit period.
  - A **benefit period** begins the day you enter the SNF and ends when you no longer receive SNF care for 60 days in a row.
- ❖ Medicare pays the full cost of the first 20 days and part of the cost for the next 80.
- ❖ Medicare does not pay for skilled nursing facility care if you **only** need help with personal care.

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## How else can you get help paying for SNF care?

- ❖ If you need more SNF care:
  - **Medicaid** is the country's largest payer of long-term care services.
    - In some states, through waiver programs.
  - **Long-term care insurance** generally covers nursing home stays and can limit health care costs. However, it can be very expensive and is not always useful.

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## When will Medicare cover hospice care?

- ❖ Medicare will help pay for your hospice care if:
  - you have a terminal illness;
  - your doctor certifies that you have fewer than six months to live;
  - you elect to have Medicare pay for palliative care, such as pain management, rather than care to try to cure your condition; **and**
  - you receive care from a Medicare-certified hospice agency.
- ❖ Generally, care at home. Inpatient care only under special circumstances.

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## Choosing a home health agency, SNF or hospice provider

- ❖ Always make sure the agency/facility is Medicare-certified.
  - Call 800-MEDICARE to be sure.
- ❖ Just because you meet Medicare criteria for coverage, they don't have to take you if
  - the facility is at full capacity; or
  - they don't have the resources to cover you.
- ❖ May have to call around to find places. Can get help from
  - you hospital discharge planner;
  - Area Agencies on Aging (AAA); and
  - friends, house of worship, or advocacy groups.

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## Section 4: Caregiver's Rights

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## If your loved ones are still competent . . .

- ❖ They retain the right to make their own medical decisions.
- ❖ Make sure they have prepared **advance directive** documents that name someone to make health care decisions if they no longer can.
  - It is critical to do this **immediately** to ensure that your loved one's wishes are honored.
- ❖ Some states have "default surrogate" laws that automatically allows spouses and certain family members to make health care decisions if your loved one has not legally named someone to make them. **But not all states have this.**

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## Advance Directives

- ❖ Certain “advance directive” documents let your loved ones name someone to be in charge of their health care if they become incapacitated.
- ❖ The most important advance directive documents are:
  - A **health care proxy** lets them name an “agent” to make all treatment decisions.
  - A **power of attorney** lets them name someone to be in charge of financial decisions (including those affecting health insurance).

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## Getting information from doctors about your loved one’s health

- ❖ With **health care proxy** status you can:
  - get almost any information and records that your loved one could; and
  - make almost all medical decisions.
- ❖ Without health care proxy status:
  - No automatic right to information about your loved one’s health.
  - Decisions about health care may fall to doctors or hospital administrators.

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## What can you do if a proxy has not been appointed?

- ❖ If no proxy has been legally appointed, you can go to court to get “**guardianship**” or “**conservatorship.**”
- ❖ This is a **last resort.**
  - This step should only be taken when it is clear your loved one cannot make decisions.
  - A judge will have to rule your loved one incompetent for you to get control.
  - The ruling will remove most or all of your loved one’s rights.

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## What about a living will?

- ❖ More narrow scope than a health care proxy.
- ❖ **Generally applies** to the type of care you want to receive as you near the end of your life.
- ❖ **Only covers specific circumstances named in the document** (like your preferences regarding artificial nutrition).
- ❖ Much more effective if you have a proxy (agent) to enforce your wishes and respond to unanticipated circumstances.
- ❖ **Without an agent**, your instructions are open to interpretation by doctors who may disregard them if any doubt exists regarding whether they cover your specific circumstances).

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## Getting information from your loved one's insurance company

- ❖ Power of attorney allows you to manage most of your loved one's insurance decisions.
  - Health care proxy does not.
- ❖ When you call your loved one's insurance company, always have your loved one's:
  - policy number
  - Social Security number
  - date of birth
- ❖ Always keep good records.

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## How do I create advance directives?

- ❖ **You do not need a lawyer to create a health care proxy or living will**, but you may want to use one if you have unusual wishes or there are disagreements between family members.
  - Each state has its own requirements for what information must be included in the documents and for witness requirements.
  - Most states have forms you can use—in some cases one form serves both purposes—but most do not require that you use those forms specifically (as long as you include all necessary information).
- ❖ **You should consult with a lawyer** to obtain a **power of attorney** document.
  - Should be drafted with precise legal language.
- ❖ To download prepared state-specific advance directive forms, go to [www.caringinfo.org/stateadownload](http://www.caringinfo.org/stateadownload).

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## Getting time off to care for your loved one

- ❖ The Family and Medical Leave Act (FMLA) you can take up to 12 weeks (per 12-month period) of **unpaid** leave from your job.
  - Applies to immediate family members, only.
- ❖ You must
  - have worked for your employer for 12 months, and have worked at least 1,250 hours (about 156 days) during that time;
  - work at a location in the U.S. or in any U.S. territory where at least 50 employees of the company work within a 75-mile range.

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## Section 5: Taking Care of Yourself

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## Take care of yourself

- ❖ **Remember: your needs are important too!**
- ❖ Even while giving care to someone else, don't neglect your physical and emotional health.
- ❖ Some tips:
  - Eat well and get enough sleep.
  - Breathe.
  - Exercise.
  - Set boundaries.
  - Ask for help.
  - Plan for respite care.
  - Make time for fun.
  - Be aware of burnout.
  - Join support groups.
  - Go to regular checkups.

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### Get in touch with other caregivers

- ❖ It may be helpful to talk to other people who know what you're going through. Some places to start looking include:
  - Disease-specific organizations, such as the **National Organization for Rare Diseases** ([www.nord.org](http://www.nord.org))
  - Local senior centers, nursing homes and adult day centers
  - Your local library
  - House of worship
  - More at the end of the presentation

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### Will Medicare cover respite care?

- ❖ Respite means a "rest" and that's what respite care allows the caregiver to take.
- ❖ Medicare will only pay for respite care if your loved one has a life-threatening illness and is getting the hospice benefit.
- ❖ Under the Medicare hospice benefit, your loved one can get respite care in a Medicare-approved hospital or skilled nursing facility for **up to five days**.
- ❖ Medicare will pay 95 percent of the Medicare-approved amount for respite care.

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### Where else can I get help if I need a break from giving care?

- ❖ Many communities have services you can call to have someone come sit with your loved one for a few hours while you run errands.
- ❖ Adult day services generally offer supervision, meals, the chance for your loved one to interact with other people, and perhaps some occupational therapy or medical attention.
- ❖ For more information, contact:
  - **National Adult Day Services Association** ([www.nadsa.org](http://www.nadsa.org))
  - **National Respite Network** (<http://chtop.org/ARCH/National-Respite-Locator.html>)

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**Section 6:  
Conclusion**

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**Resources for equipment  
and home modifications**

❖ These organizations provide assistance finding low-cost or free medical equipment and home modifications.

- Your state's **"assistive technology project"** ([www.resna.org/taproject/at/statecontacts.html](http://www.resna.org/taproject/at/statecontacts.html))
- **ABLEDATA** ([www.abledata.com](http://www.abledata.com))
- **AbleProject.org** ([www.ableproject.org](http://www.ableproject.org))
- **The National Rehabilitation Information Center** ([www.naric.com](http://www.naric.com))
- **The National Resource Center on Supportive Housing and Home Modification** ([www.homemods.org](http://www.homemods.org))
- **AARP's website** ([www.aarp.org/money/wise\\_consumer/fixinghome/a2003-12-31-homemodification.html](http://www.aarp.org/money/wise_consumer/fixinghome/a2003-12-31-homemodification.html))

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**Resources for caregivers**

❖ These organizations provide educational and supportive resources for caregivers around the country:

- **The National Alliance for Caregiving (NAC)** ([www.caregiving.org](http://www.caregiving.org))
- **National Family Caregivers Association (NFCA)** ([www.nfcacares.org](http://www.nfcacares.org))
- **Family Caregiver Alliance (FCA)** ([www.caregiver.org](http://www.caregiver.org))
- **Children of Aging Parents (CAPS)** ([www.caps4caregivers.org](http://www.caps4caregivers.org))
- **Well Spouse Association** ([www.wellspouse.org](http://www.wellspouse.org))
- **National Organization for Empowering Caregivers (NOFEC)** ([www.care-givers.com](http://www.care-givers.com))
- **Caregiver Support Services** ([www.caregiversupportservices.org](http://www.caregiversupportservices.org))
- **National Caregivers Library** ([www.caregiverslibrary.org](http://www.caregiverslibrary.org))

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## General resources

- ❖ Area Agencies on Aging
  - [www.n4a.org/locator/](http://www.n4a.org/locator/)
  - 800.677.1116
- ❖ Senior Health Insurance Assistance Program (SHIP)
  - [www.shiptalk.org](http://www.shiptalk.org) (or get the number from 800-MEDICARE)
- ❖ Medicare
  - [www.medicare.gov](http://www.medicare.gov)
  - 800-MEDICARE (800-633-4227)
- ❖ Medicare Rights Center
  - 800-333-4114
  - [www.medicarerights.org](http://www.medicarerights.org)
  - Medicare Interactive (See next slide)

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## Medicare Interactive

- ❖ Medicare Interactive
  - [www.medicarerights.org/help](http://www.medicarerights.org/help)
- ❖ Web based information system developed by MRC to be used as a counseling tool to help people with Medicare.
  - Easy to navigate
  - Clear, simple language
  - Answers to Medicare questions and questions about related topics, for example:
    - “I am caring for a loved one. What are the most important things for me to know?”
  - State-specific information (Find what programs your state offers and their income and asset limits.)

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## Things to remember

- ❖ Know what Original Medicare covers, what it doesn't, and where else you can go for help.
- ❖ It always helps to be prepared. Plan ahead to the best of your ability.
- ❖ Know your rights as a caregiver.
- ❖ Keep open communication between you and your loved one, even though that may be difficult at times.
- ❖ You are not alone.
- ❖ Keep yourself healthy as well as your loved one.

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