🌿 The Senior Resource Guide Under Medicare

Including the new GUIDE Dementia Care Program

Caring for your health — or helping a parent do so — can feel overwhelming. Medicare has many parts, programs, and rules, and they change over time. This guide is here to help you understand the basics and know where to turn for trustworthy support.

You don't have to do this alone. 💛

🧩 Understanding Medicare – The Basics

Medicare is the federal health insurance program for:
• People age 65 and older
• Some younger people with disabilities

It has four main parts:

Part A – Hospital Insurance
Covers inpatient hospital care, skilled nursing, hospice, and some home health services.

Part B – Medical Insurance
Covers doctor visits, outpatient care, preventive services, and medical equipment.

Part C – Medicare Advantage Plans
Private plans that combine Part A + Part B and often include drug coverage.

Part D – Prescription Drug Coverage
Helps pay for medications you take at home.

👉 Every year, plans can change their costs, drug lists, and rules — so reviewing your coverage annually is very important.

🧠 What Is the Medicare GUIDE Program?

GUIDE stands for *Guiding an Improved Dementia Experience*.

This is a new Medicare program created to support people living with dementia and the family members caring for them.

The GUIDE program helps by:

- Providing **coordinated dementia care**
- Assigning a **care navigator** to guide families
- Offering **education and support for caregivers**
- Helping with care planning and resources
- Including **respite support** for caregivers

This program is designed to make life easier and more supported for both the person with dementia and the people who love them.

📞 Where to Get Trusted Medicare Help

You can always get free, official information from Medicare:

Medicare Website:
👉 https://www.medicare.gov

Medicare Phone Number:
📞 1-800-MEDICARE (1-800-633-4227)
TTY: 1-877-486-2048
Available 24 hours a day, 7 days a week

Medicare & You Handbook:
👉 https://www.medicare.gov/medicare-and-you

SHIP – State Health Insurance Assistance Program
Free, unbiased Medicare counseling
👉 https://www.shiphelp.org

Top 10 Questions to Ask About Your Medications for 2026

Bring this list to your doctor visit or plan review:

1. Are all of my current medications covered in the 2026 plan?
2. Are any of them restricted (prior authorization, step therapy, limits)?
3. What tier is each drug in, and what will it cost me?
4. Are there lower-cost generics or alternatives?
5. Are any of my drugs changing coverage next year?
6. What will I pay monthly and at the pharmacy?
7. Which pharmacies give me the best price?
8. What happens if my medication is removed mid-year?
9. Are my specialty or high-cost medications covered?
10. Is there a yearly limit on how much I pay out of pocket?

🌼 Helpful Tip

Always bring a full list of medications, vitamins, and supplements to every appointment.

⚖️ Disclaimer

This guide is for educational purposes only. I am not a medical, legal, or financial professional. Medicare rules and plan details change often. Always consult Medicare, your healthcare provider, or a licensed insurance professional for personalized advice.