

Explaining PACE & GUIDE Programs

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.

The Medicare GUIDE program can be used by *younger people with disabilities who have dementia if they are enrolled in Medicare*. GUIDE is a Medicare program, so eligibility is based on **having Medicare, not just age.**

Here's how it breaks down:

- GUIDE is for people with a **diagnosis of dementia**
- The person must be **enrolled in Medicare**
- Most participants are 65+, but **younger adults with disabilities who qualify for Medicare** can also be eligible
- GUIDE is not available to people who only have Medicaid and not Medicare

So the key factor is **Medicare enrollment**, not age alone.

Where to Get Trusted Medicare Help

GUIDE Program: <https://www.cms.gov/priorities/innovation/innovation-models/guide>

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.

What Is the PACE Program?

PACE stands for **Program of All-Inclusive Care for the Elderly**.

PACE is a Medicare and Medicaid–funded program that helps people **age 55 and older** who need a higher level of care — and want to **stay living in their community** instead of moving into a nursing home.

PACE brings medical care, social services, and daily support together in one coordinated program, so nothing falls through the cracks.

✅ **PACE is a national program**, but it is **not available in every community**. Availability depends on whether a PACE organization operates in your area.










Who Is PACE For?

PACE is designed for people who:

- Are **55 years old or older**
- Live in an area where PACE is offered
- Need a level of care similar to nursing home care
- Want to stay living at home or in the community with support

What Services Does PACE Provide?

Each participant gets a personalized care plan. Services often include:

-  Primary and specialty medical care
-  Prescription drug coverage
-  Hospital and lab services
-  Memory care support
-  Physical, occupational & speech therapy
-  Personal care and in-home help
-  Transportation to appointments
-  Meals and social activities
-  Caregiver education and support

How PACE Works With Medicare & Medicaid

(And Which Is Best Financially)

PACE works with **both Medicare and Medicaid.**

✓ If You Have Both Medicare and Medicaid

This is usually the **best financial fit** for PACE.

- Most people pay **little to nothing out of pocket**
- No deductibles or co-pays for covered services
- PACE covers medical care, prescriptions, therapies, transportation, and support

👉 **Financially, PACE is best suited for people who qualify for both programs.**

✓ If You Have Medicare Only (No Medicaid)

You can still join PACE, but:

- You may pay a **monthly premium**
- You may also pay for long-term care services Medicaid would normally cover
- You still get full PACE services, but at a higher cost

👉 **PACE is more expensive for Medicare-only participants, so it's important to review the monthly cost carefully.**

✓ If You Have Medicaid Only (No Medicare Yet)

- Some people under 65 with disabilities may qualify
- Coverage and costs vary by state

Is PACE Nationwide?

Yes — PACE is a national program, but availability depends on your location.

To see if PACE is offered where you live:

<https://www.medicare.gov/pace>

☎ 1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048

Top Questions to Ask About PACE

1. Is PACE available in my area?
2. Am I eligible for PACE?
3. What services are included?
4. Will my current doctors work with PACE?
5. How are my medications covered?
6. Is transportation included?
7. Do I qualify for Medicaid now or soon?
8. What will my monthly cost be?
9. Are there any co-pays or extra fees?
10. What happens if my care needs change?

Helpful Tip

If you think PACE might be right for your family, start asking early. Some areas have limited spots or waiting lists.

Disclaimer

This guide is for educational purposes only. I am not a medical, legal, or financial professional. Program rules and availability can change. Always consult Medicare, your healthcare provider, or a licensed professional for personalized guidance.