

Medicare Guide for Families

Caring for an Aging Parent

Before You Make Medicare Decisions, Check These 5 Things

Helping an aging parent navigate Medicare can feel overwhelming. Many families miss important deadlines or don't realize there are programs that can lower healthcare costs.

Use this checklist as a starting point.

✓ 1. Know What Original Medicare Covers

Part A

- Hospital stays
- Skilled nursing facility care (when Medicare requirements are met)
- Hospice care
- Some home health services

Part B

- Doctor visits
- Outpatient care
- Preventive services
- Durable medical equipment
- Many lab tests and screenings

Important: Medicare generally does not pay for long-term custodial care in a nursing home or assisted living.

✓ 2. Don't Miss Enrollment Deadlines

Missing Medicare enrollment deadlines can lead to:

- Late enrollment penalties
- Delays in coverage
- Higher monthly premiums

If you're unsure whether your parent enrolled correctly, ask for help before making changes.

✅ 3. Check for Programs That Can Lower Medicare Costs

Many people qualify for financial assistance and never apply.

Programs to ask about include:

- Medicare Savings Programs
- Extra Help (Low-Income Subsidy for prescription drug costs)

Eligibility depends on income and resources.

✅ 4. Review Medicare Coverage Every Year

Health needs and prescription medications change.

Review your parent's Medicare coverage annually to make sure it still meets their needs.

✅ 5. Use Free, Trusted Medicare Resources

You don't have to figure this out alone.

SHIP (State Health Insurance Assistance Program)

Provides free, unbiased Medicare counseling to help families understand:

- Medicare enrollment
- Coverage options
- Costs
- Appeals
- Medicare Savings Programs
- Extra Help

Area Agency on Aging (AAA)

Your local AAA can connect families with services such as:

- Caregiver support
- Transportation
- Meals
- Benefits counseling
- In-home services
- Community resources

Official Resources

- Medicare: <https://www.medicare.gov>
- SHIP Locator:
<https://www.shiphelp.org>
- Eldercare Locator (Find Your Area Agency on Aging):
<https://eldercare.acl.gov>
- Medicare Extra Help:
<https://www.ssa.gov/medicare/part-d-extra-help>
- Medicare Savings Programs:
<https://www.medicare.gov/basics/costs/help/medicare-savings-programs>

Caregiver Reminder

You do not have to become a Medicare expert overnight.

Learning about your options and asking questions early can help you avoid costly mistakes and make more informed decisions for your aging parent.

Disclaimer

This guide is provided for educational purposes only and should not be considered legal, financial, insurance, or medical advice. Medicare rules, eligibility requirements, and benefits may change and vary based on individual circumstances. Always verify information with Medicare, your State Health Insurance Assistance Program (SHIP), your state's Medicaid agency, or another qualified professional before making healthcare or financial decisions.