A GUIDE FOR DEMENTIA CAREGIVERS

Medicare's GUIDE Program: What It Covers, Who Qualifies, and How Enrollment Actually Works

A plain-language walkthrough of the program that provides in-home caregiving support for people with dementia — including the steps most families get stuck on.

Educational resource only. Not affiliated with, endorsed by, or sponsored by Medicare, CMS, or the U.S. Government.

BEFORE YOU BEGIN

There's real support available for dementia caregivers through Medicare — but almost no one finds out about it from their doctor, and the process to actually get enrolled is more involved than it should be.

The program is called **GUIDE** (Guiding an Improved Dementia Experience). It's a nationwide Medicare model that connects people with dementia — and their unpaid family caregivers — to a dedicated care navigator, caregiver training, 24/7 support, and funded in-home caregiving support, at no additional cost to eligible Traditional Medicare beneficiaries.

This guide walks through what the program actually offers, who qualifies, and exactly where families tend to get stuck trying to enroll on their own.

WHAT GUIDE ACTUALLY PROVIDES

- **A dedicated care navigator** who helps coordinate care and connects your family to local resources.
- **Caregiver training and education** on day-to-day dementia care.
- **24/7 support access** for questions and guidance between appointments.
- **In-home caregiving support**, with an annual allowance (subject to CMS caps, historically up to roughly $2,500/year) usable for things like in-home respite, adult day programs, or short-term facility-based breaks for the caregiver.

> **Note:** Exact benefit amounts and covered services are set by CMS and can change year to year. This guide reflects the program's general structure, not a guaranteed dollar figure.

WHO'S ELIGIBLE

- The person with dementia must be enrolled in **Traditional Medicare (Parts A & B)**. Medicare Advantage plans, including SNPs and PACE, are not eligible.
- A **dementia diagnosis** confirmed by a clinician practicing with a participating GUIDE program.
- The person must **live in the community** — at home, in assisted living, or independent living — not in a nursing home.
- The person must **not be enrolled in hospice**.
- There must be an **unpaid family caregiver** involved in their care.

HOW ENROLLMENT ACTUALLY WORKS

STEP 01

Find a participating GUIDE program near you

GUIDE isn't offered everywhere. Only clinicians and health systems that formally applied to CMS and were accepted into the model can enroll patients — and each one only serves its own service area.

> **Where people get stuck:** CMS's participant list isn't organized in a way that's easy to search by ZIP code, and many primary care offices have never heard of the program at all — so simply asking "do you offer GUIDE?" often gets a confused "no" even in areas where a nearby practice does participate.

STEP 02

Get the dementia diagnosis formally documented by a participating clinician

An existing diagnosis from an outside doctor isn't automatically enough — it typically needs to be confirmed or attested to by a clinician affiliated with the participating GUIDE program itself.

> **Where people get stuck:** This sometimes means switching primary or specialty care to a participating provider, which takes time and coordination most families aren't expecting going in.

STEP 03

Confirm Traditional Medicare status and rule out disqualifiers

Before enrolling, someone needs to confirm the beneficiary is on Traditional Medicare (not Advantage), isn't in hospice, and isn't residing in a nursing facility.

> **Where people get stuck:** Families are sometimes unsure which type of Medicare plan they actually have, and switching from Medicare Advantage to Traditional Medicare (if needed) has its own enrollment windows and rules.

STEP 04

Complete enrollment through the participating program

Each participating program runs its own intake process — paperwork, consent forms, and an initial care planning conversation with a navigator.

> **Where people get stuck:** The paperwork and intake steps vary program to program, and there's no single national enrollment portal walking families through it end to end.

You don't have to untangle this alone.

Every step above is something we help families work through directly — finding a participating GUIDE program in your area, coordinating the diagnosis documentation, confirming eligibility, and completing enrollment paperwork with you.

- We help identify participating GUIDE programs near you
- We help confirm eligibility before you invest time in the process
- We walk through enrollment paperwork and intake with your family, step by step

NEXT STEP

Reach out and we'll help you figure out if GUIDE is available in your area — and walk you through enrollment from there.

This guide is for general informational purposes only and isn't a substitute for advice from CMS, Medicare, or a qualified professional. Program availability, eligibility rules, and benefit amounts are set by CMS and may change. We are not affiliated with, endorsed by, or sponsored by Medicare, CMS, or the U.S. Government.