

Understanding Medicare

Advice For Caregivers



(NAPSA)—The Centers for Medicare & Medicaid Services (CMS) have launched a new service called Ask Medicare to support the more than 44 million Americans—one in five adults—who provide care to a loved one.

Chances are, you know a Linda.

Linda takes care of her mother, a widow, who lives 1,200 miles away and takes care of her recently disabled husband at home. Linda also commutes 45 minutes to and from a full-time office job.

Family caregivers such as Linda actually hold down more than one full-time job. They respond to the demands of the workplace and then come home to meet the needs of elderly or disabled loved ones. In fact, family caregivers provide almost 80 percent of long term care in the U.S. They're providing this service, which some estimates place at a staggering \$350 billion a year, for free.

Now Medicare offers some help.

Ask Medicare provides information on a wide range of issues and help in navigating social services networks around the country. Linda and others can click on www.medicare.gov/caregivers and browse such topics as Medicare basics, planning for a healthy future, help with hospitalization, home health care and community

services, nursing homes and housing options and many others.

"I didn't have any preparation for this stage of my life," says Linda. "When my mom needed help, I had a million questions."

Ask Medicare is a one-stop shop with online tools to compare health plan choices across the country, find a prescription drug plan or find a doctor. It can point searchers to helpful telephone numbers, links to partner Web sites and help them connect with financial assistance.

Caregivers can use Ask Medicare to find information on how to take better care of the people close to them and take better care of themselves. According to a recent study, about one in six caregivers report they are in fair or poor health.

Linda agrees. "When it's a choice between something I need and someone else, what gives? Usually, I do," she says. "I've had a doctor's appointment that I've postponed eight times. But my husband and my mother are more important."

"I really don't think of myself as a 'caregiver,'" says Linda. "Whatever comes up, it's just one more thing I have to juggle."

Chances are, you recognize Linda. She may even bear a strong resemblance to you. If that's the case, we hope you'll go online to www.medicare.gov/caregivers.