

Medicare 101 For Caregivers

(NAPSA)—According to the Caregiver Action Network, more than 65 million Americans care for loved ones with chronic illnesses, disabilities and frailty. Among their many responsibilities, caregivers are often tasked with helping their loved one understand Medicare and make coverage decisions. By following a few tips, caregivers can feel more confident about their ability to help their loved one navigate Medicare.

First, start with the basics. There are two ways to access Medicare. Original Medicare includes Part A (hospital insurance) and Part B (medical insurance) and is offered through the federal government. As an alternative, some people choose Medicare Advantage (Part C), which includes all the coverage of Original Medicare plus additional benefits, often for no additional monthly premium. These plans are offered through private insurance companies approved by the government.

Prescription drug coverage is available with Medicare Part D, which is typically included in Medicare Advantage plans but can also be purchased separately for those with Original Medicare. It is also offered through private insurance companies approved by the government.

Some beneficiaries who have Original Medicare enroll in a Medicare supplement plan, which covers some or all of the costs not covered by Parts A and B.

Next, compare your care recipient's options.

“When caregivers are comparing Medicare plans, it's important for them to consider both their loved one's health and budget needs,” said Rhonda Randall, D.O., chief medical officer for Unit-



Caregivers and their loved ones should consider both health and budget needs when comparing Medicare plans.

edHealthcare Retiree Solutions. “Look at the total cost of a plan, including premiums, deductibles, copayments and coinsurance, as well as the plan's network, if it has one, to make sure you're comfortable with the doctors and hospitals that are included.”

If additional benefits such as dental and vision care or a gym membership are important, Randall suggests considering a Medicare Advantage plan; benefits like these are not typically covered by Original Medicare.

Lastly, don't go it alone. If you care for an older adult now or anticipate taking on a caregiver role, there are caregiver tools and resources available to help you and your loved one. To learn more and get the support you need today, visit www.WhatIsSolutionsForCaregivers.com or call (877) 765-4473. Services are available in all 50 states and can be tailored to meet specific needs.

To learn more about Medicare, visit MedicareMadeClear.com or call 1-877-619-5582 (TTY 711), 8 a.m.—8 p.m. local time, seven days a week. Information is also available at Medicare.gov or 1-800-MEDICARE (TTY: 1-877-486-2048), 24 hours a day, seven days a week.