HEALTH INSURANCE BASICS

Medicare is a federal health insurance program primarily for people age 65 and older, as well as some younger individuals with disabilities.

1 Why Insurance Knowledge Matters

Understanding health insurance is an important part of caregiving, especially when supporting someone with dementia. Insurance coverage affects access to doctors, medications, therapies, and long-term care planning. This guide provides a clear overview of health insurance basics, with an emphasis on Medicare and benefits that may support family caregivers.

2 Medicare Basics

Medicare Part A (Hospital Insurance)

- Does not cover long-term custodial care

Medicare Part B (Medical Insurance)

Medicare Part C (**Medicare Advantage**)

- An alternative to Original Medicare offered by private insurers

Medicare Part D (Prescription Drug Coverage)

3 What Medicare does NOT cover

- Long-term custodial care in nursing homes or assisted living
- 24/7 in-home caregiving or supervision
- Most personal care assistance (bathing, dressing, meals)

Understanding these limits helps caregivers plan ahead and explore supplemental options.

4 Other Insurance & Benefit Options

Medicaid: A state and federal program for individuals with limited income and assets

- May cover long-term care services not covered by Medicare & Eligibility rules vary by state

Supplemental (Medigap) Plans

- Help cover costs such as deductibles, copays, and coinsurance under Original Medicare

5 Benefits that may support Family Caregivers

- Caregiver support programs through Medicaid or state agencies
- Respite care services (limited, eligibility-based)
- Training, counseling, and education programs
- Transportation and meal services

Note: Most insurance does not pay family caregivers directly, but some Medicaid programs allow payment to family caregivers under specific conditions.

6 Specific Questions about your Medicare Plan?

SHINE: offers free, personalized, unbiased, and confidential Medicare counseling for Florida's Medicare beneficiaries, as well as their families and caregivers.

Through Area Agency on Aging of SWFL- call the elder helpline to be connected to a SHINE Counselor 866-413-5337.

7 Tips for Caregivers Navigating Insurance

- Review coverage annually, especially during Medicare Open Enrollment
- Keep records of insurance cards, plans, and contact numbers
- Ask providers and insurers about dementia-specific coverage and benefits
- Seek help from trusted sources rather than navigating alone

For more information, resources, or support- please call and schedule a consultation with a social worker.

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