



## Care Partner Information

### *Tips for Providing Older Adult Care*

## Managing Health Insurance for Persons with Dementia

Managing the health insurance of a person living with dementia is not easy. Most older adults with dementia will have Medicare insurance. But some may also have Medicaid, Medigap, or long-term care insurance. Each of these insurances pay for different types of care. Each also has costs that differ depending on the plan. No health insurance will pay all of the care costs.

Common types of insurance for older adults	
<b>Original Medicare</b>	National health insurance program for U.S. residents who are at least 65 years old, and who have a work and income tax history of 10 years.
<b>Medicare Advantage</b>	These plans cost less than original Medicare, but patients can only go to certain doctors and hospitals in the area. What the insurance will pay for depends on the plan.
<b>Medigap</b>	“Supplemental” insurance for those with original Medicare. It helps pay for some fees and costs that Medicare will not pay.
<b>Medicaid</b>	Health insurance program managed by U.S. state governments for low-income and disabled residents.
<b>Long-term care insurance</b>	Private insurance that helps pay for long-term care. Medicare, Medicaid and most other health insurance will not pay for long-term care.

In most cases, Medicare and other insurance companies will only talk to the person named on the policy, or someone named as the person’s “medical power of attorney,” also called a health care proxy. Every adult should name a health care proxy. This gives the person a choice about who will make medical decisions for them if they can’t make decisions for themselves.

Each state uses different medical power of attorney forms to name a health care proxy. Talk to the local area agency on aging or a doctor to learn more.

**Find the local area agency on aging: [www.eldercare.acl.gov](http://www.eldercare.acl.gov), or 1-800-677-1116**

This Care Partner Information page is part of a series on older adult caregiving tips. They are written to help family and community caregivers, direct care workers and community health representatives care for older adults. Available in English and Spanish at [www.aging.arizona.edu](http://www.aging.arizona.edu)

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A family may move a person living with dementia to a new city or state so they can take care of them. The person's insurance plans may need to change because of the move.

Several things are needed to make changes, and to be in charge of someone's health or long-term care insurance.

### **Care partners will need the person's:**

- Medical power of attorney forms that name them as the health care proxy
- Medicare and other insurance cards
- Birth date
- Maiden name, if a married women
- Social Security number

If the person did not sign a medical power of attorney form, their "next of kin" defined by state law will be in charge.

### **Keep good records**

Care partners need to know the kind of insurance, what the person's insurance pays for, and if the doctor or hospital accepts the insurance plan. Getting care from a doctor or hospital that doesn't accept the plan means the insurance will pay nothing. It is important to review insurance plans carefully to know when insurance will pay for treatment, and when it will not.

It is also important to track and pay any monthly fees for any insurances on time so the policies stay active. If the person loses long-term care insurance because of a forgotten payment, they may not be able to get it back — even if they had paid for coverage for years.

### **Protect the person's information**

Be aware of scams. Some people will try to steal someone's Medicare identity. Always treat Medicare, Medicaid and Social Security card information like a credit card. Never give these numbers to strangers. Medicare staff will never call or visit individuals at home, and they will never try to sell other products to Medicare users.

### **Personalized help**

More information about Medicare is available in English and Spanish at 1-800-medicare or [www.medicare.gov](http://www.medicare.gov). Each state also has a State Health Insurance Assistance Program (SHIP) that can provide free counseling on Medicare coverage and help with claims and appeals. Find the local SHIP by calling the Medicare number, 1-800-medicare, or visiting [www.medicare.gov](http://www.medicare.gov).

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