

Navigating Medicare

(When you're suddenly the one dealing with doctors, coverage and bills.)

Your parent or loved one has Medicare. Great. If that's about where your Medicare knowledge ends, you're in the right place.

Four parts, different plans, and enough acronyms to make your head spin.

Think of this as the version your smartest friend would scribble on a napkin: what Medicare is, how the pieces fit together and what you actually need to handle.

1. First, What Medicare Is (and Isn't)

Medicare = federal health insurance for:

- ✓ People 65+
- ✓ Some people under 65 with qualifying disabilities*
- ✓ People with certain conditions, including ALS and end-stage renal disease (ESRD)*

Medicare eligibility generally isn't based on income. That's Medicaid's job—a separate government program with its own income rules (plus other requirements). Some people qualify for both.

The thing that catches people off guard:

Medicare generally won't pay for long-term **custodial care**—the everyday help with bathing, dressing, eating or keeping an eye on Mom. **Home health care** sounds like the same thing, but it's not: if Mom is homebound and needs part-time skilled care, like nursing or physical therapy, Medicare may cover that at home.

*Eligibility rules for people under 65 vary depending on the reason they qualify.

2. What On Earth Are All These Parts?

Medicare is broken into four parts, A through D. Why letters? Who knows. But here's what each one actually covers:

Part A: Hospital

Hospital stays, plus skilled nursing facility care in certain circumstances, hospice and some home health care.

Part B: Medical

Doctor visits, outpatient care, checkups and screenings, medical equipment and other medically necessary services.

Part C: Medicare Advantage

The private-plan alternative. It rolls Parts A and B into one plan and usually throws in drug coverage, too.

Part D: Prescription Drugs

Helps cover the cost of prescriptions.

3. But What Does Mom Actually Have?

Almost everyone on Medicare lands in one of two camps:

Original Medicare

Part A + Part B

The government-run classic.

Optional add-ons (nothing's automatic):

- Part D, a separate drug plan
- Medigap, for out-of-pocket costs

OR

Medicare Advantage

Part C

A private plan that replaces A + B, usually with drug coverage bundled in.

Why this isn't just trivia:

- **It tells you whether that new specialist is covered.** Advantage plans often have networks and may need pre-approval. Original Medicare works with any doctor who accepts Medicare.
- **And who to call when a bill or denial makes zero sense.** Medicare itself, or the private plan.

Wait, What's Medigap?

Think of it as Original Medicare's sidekick: optional extra insurance that helps pay some of the costs Original Medicare leaves behind, like deductibles, copays and coinsurance.

Important: Medigap only pairs with Original Medicare. It doesn't work with Medicare Advantage.

4. A Few Things Worth Getting Straight

- ☐ **Figure out what coverage Mom actually has.**
Original Medicare? Medicare Advantage?
Part D? Medigap? Start there.
(If the answer is “I have Medicare,” you may need to keep asking.)
- ☐ **Make a current medication list.**
Name, dosage and how often. Keep it somewhere you can actually find it (not just in Mom's head).
- ☐ **Know which doctors, pharmacies and other providers work with her coverage.**
Especially with Medicare Advantage, where staying in network can save a lot of money (and headaches).
- ☐ **Make sure you can actually talk to Medicare and the insurance company.**
Being the caregiver doesn't automatically get you past “Are you the account holder?” Ask Medicare and her plan what authorization they need on file.
- ☐ **Put all the insurance cards in one place.**
Medicare card, Medicare Advantage or Part D card, Medigap card—whatever applies.
Bonus points for photos on your phone.
- ☐ **Know where to get help before you need it.**
You do not need to personally understand every Medicare rule. **There are people for that.**

When You Need an Actual Human

Call SHIP. Seriously.

Every state has a State Health Insurance Assistance Program (SHIP), and the help is free. No sales pitch, no plan to push. Just people who know this stuff cold and can help you sort out coverage, compare plans or make sense of a confusing bill.

Find yours at shiphelp.org.

Or go straight to the source: Medicare.gov or **1-800-MEDICARE**.