

Ask a Care Manager

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I am trying to help my parents as they age but am confused about Medicare, Medicaid, Medicaid and other programs that I hear about to help older adults. How do I learn about these programs and how they work?

Don't feel bad if you're confused. These programs can be difficult to understand for all of us and do vary from state to state. I think the best way is to talk about one at a time. Since most people receive Medicare benefits at age 65, let's start there.

Medicare is a federal funded health insurance program that is paid through payroll deductions. Some public employees may not have paid into Medicare in the past but more public agencies are requiring employees pay into Medicare. Medicare has two parts – Part A that covers hospital costs and Part B that covers physician visits, lab tests and more. Premiums for this insurance are deducted from the monthly Social Security check or are paid privately if the person is not receiving Social Security.

Does Medicare pay for dentures, eye glasses or hearing aids?

Medicare may pay for a portion of an eye exam but does not cover dentures, glasses or hearing aids.

The discharge planner at the hospital ordered a wheelchair for my father. She said Medicare would pay for this. Is this true?

Durable medical equipment (DME) is a Medicare benefit and covers items such as a wheelchair, walker, bedside commode, hospital bed, etc. The benefits are limited and may cover a portion of the cost or rental. A physician must authorize the equipment in order for Medicare to pay for it. It is your responsibility to talk with the equipment company regarding whether to rent or purchase the equipment and to what degree Medicare will pay for the equipment. There are limitations on the quantity of equipment as well. For example, Medicare will pay for either a wheelchair or a walker but not both. If both are needed, I recommend leasing or purchasing the most expensive through Medicare and purchasing a used piece personally.

Does Medicare pay for all the medical bills?

Medicare will pay 40-60% of medical bills with Part A paying a larger percentage of costs than Part B benefits. There are annual deductibles that must be met as well. To help with additional costs, there are a variety of Medicare Supplement insurance products out there that will help but Medicare must be billed and pay before the supplement will consider and/or pay additional on the claim.

When I turn 65 years old, do I automatically go on Medicare?

No, you must apply through Social Security. You can find their 800# in the front of the phone book or at www.socialsecurity.gov. If you are covered by an employer's health plan, check with them first to see how your age will affect your coverage. If you are covered by an Health Maintenance Organization (HMO), talk with them about how to convert your coverage under Medicare as soon as you're eligible.

Do you have questions we can help with? Send your questions to carol@elderoptionsca.com and look for them in future columns. Carol S. Heape, MSW, CMC is Executive Director of Elder Options, Inc. serving Sacramento to South Lake Tahoe. For information see: www.elderoptionsca.com or call (530)626-6939, (916)391-8083.