



Getting Medicare right

August 2020 Virtual Medicare Minute

Hosted by the Medicare Rights Center



Medicare Rights Center

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through



Counseling and
advocacy



Educational
programs



Public policy
initiatives

This month's topic: **Preparing for Future Health Care Needs**

Preparing for future health care needs

Prepare documents for your future health care needs

Know where to go for help in preparing for your future health care needs

Understand what long-term care is and how it relates to Medicare

Prepare documents for your future health care needs



Rules vary by state about who can make decisions about your medical treatments if you become incapacitated



It is important to plan ahead of time to avoid disagreements around treatment issues if you are incapacitated



Advance directives, living wills, health care proxies, and powers of attorney help ensure that decisions made on your behalf meet your needs and preferences

Prepare documents for your future health care needs



- **Health care proxy:** A document that names someone you trust as your proxy, or agent, to express your wishes and make health care decisions for you if you are unable to speak for yourself



- **Living will:** A written record of the type of medical care you would want in specific circumstances

Prepare documents for your future health care needs

- **Advance directive:** Often refers to combination of living will and health care proxy documents



Advance directive

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Health care proxy

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Living will

- If you have an advance directive, be sure to give those documents to the hospital each time you are admitted

Prepare documents for your future health care needs

- **Power of attorney:** A document—typically prepared by a lawyer—that names someone you trust as your agent to make property, financial, and other legal decisions on your behalf



Know where to go for help



- In most cases, you do not need specific form or a lawyer to create a living will or make someone your health care proxy



- Make sure documents follow rules in your state and cover all issues that are important to you



- Power of attorney documents typically must be prepared by lawyer

Know where to go for help

- Discuss the contents of any future care documents with family members, health care providers, and anyone else you feel should know
- **For help creating documents or more information, contact:**
 - Elder lawyer
 - State attorney general's office
 - Department of health
 - National Hospice and Palliative Care Organization
 - American Bar Association or state bar association
 - Local hospital

Understand what long-term care is



- Long-term care refers to services and support that help you perform everyday activities
- This care can be provided in a nursing home, assisted living facility, or other setting
- It may include medical care, therapy, 24-hour care, personal care, and custodial care (homemaker services)
- Medicare usually does not cover long-term care services

Understand what long-term care is

If you need long-term care, there are other organizations and forms of insurance you can try:

- **Medicaid:** State and federal program that provides health coverage if you have a limited income. Medicaid will pay for nursing home care. Medicaid benefits also coordinate with Medicare.
- **Area Agency on Aging** can provide counseling and connect you with services in your area.
- **Local senior centers** may have programs that can deliver meals, provide transportation and shopping assistance, and offer case management. To find senior centers in your area, call your local AAA.

Understand what long-term care is

If you need long-term care, there are other organizations and forms of insurance you can try:

- **Faith-based organizations and charities** may offer services, financial assistance, and/or referrals.
- **Geriatric care managers** are health and human services professionals who work privately with you and your family to create a plan of care that meets your needs.
- In certain areas, you can dial 2-1-1 to ask for referrals to community services.

Take action



1

Call 1-800-MEDICARE for information about Medicare costs and coverage, or to appoint a representative to speak with Medicare on your behalf.

2

Contact Social Security at 800-772-1213 to appoint a representative who can speak with Social Security on your behalf.

3

Contact Medicare Rights for help finding local resources to contact for help and guidance on preparing for future health care needs.

Medicare Rights Center helpline



For help with Medicare questions,
call the Medicare Rights Center helpline
at **800-333-4114**