



Medicare & Care Planning Checklist

Use this to understand what Medicare covers — and plan for what it does not.

UNDERSTAND WHAT MEDICARE COVERS

- Know which Medicare parts your parent has — A, B, C, or D
Part A = hospital. Part B = medical. Part C = Advantage plan. Part D = drugs.

- Know what their Medicare supplement (Medigap) plan covers
Medigap helps pay costs Medicare does not cover.

- Confirm Medicare does NOT cover daily in-home custodial care
Bathing, dressing, and companionship are NOT covered by Medicare.

- Know what skilled nursing care IS covered after a hospital stay
Medicare covers up to 100 days in a skilled nursing facility under certain rules.

- Request an itemized bill after any hospital stay
Billing errors are common. Review every charge.

PLAN FOR WHAT MEDICARE DOES NOT COVER

- Find out if your parent qualifies for Medicaid
Medicaid does cover long-term care — but income and asset limits apply.

- Contact your local Area Agency on Aging for state-based programs
Many states offer in-home care programs for seniors. Most families do not know this.

- Check if your parent has a long-term care insurance policy
If they do, get the policy details and learn what triggers benefits.

- Explore VA Aid & Attendance if your parent is a veteran
This pension benefit can be significant and is underused.

- Get at least two cost estimates for in-home care in your area

- Get at least two cost estimates for assisted living in your area

BUILD A CARE PLAN

- Write down your parent's current care needs
Daily tasks they need help with: bathing, meals, medications, transport.

- Decide who in the family handles which responsibilities

Set up a shared calendar or group chat for family coordination

Research respite care options in your area

Respite care gives the primary caregiver a break. You need this.

Identify one backup caregiver in case of emergency

Review and update the care plan every 6 months

This checklist is for informational purposes only and is not financial advice. takingcareofmomanddad.org — Free resources for family caregivers