

## Medicare launches a new service called *Ask Medicare*

Chances are, you know a Linda.

Linda takes care of her mother, a widow, who lives in Linda's hometown 1200 miles away, and takes care of her husband – he was recently disabled – at home. Meanwhile, five days a week Linda commutes 45 minutes to and from a full-time office job.

Family caregivers like Linda actually hold down more than one full-time job. They respond all day to the demands of the workplace, and then come home to meet the needs of elderly or disabled loved ones. Many of these people are nearing the age of retirement themselves.

In fact, family caregivers provide almost 80 percent of long term-care in the US. They're providing this service, which some estimates place at a staggering \$350 billion a year, for free. To put the cost in context, it's almost twice the \$158 billion spent on homecare and nursing home services combined. As many as one-third of the nation's family caregivers are shouldering this responsibility alone.

Now Medicare offers some help.

This fall the Centers for Medicare and Medicaid Services (CMS) launched a new service called *Ask Medicare*, to support Linda and the more than 44 million Americans – one in five adults – who provide care to a loved one.

The new initiative provides family caregivers with information about a wide range of caregiving issues and help navigating some of the social services networks around the country. In addition to requesting print publications from 1-800-MEDICARE, Linda and others can click on [www.medicare.gov/caregivers](http://www.medicare.gov/caregivers) and browse such topics as: Medicare basics; planning for a healthy future; seeking second opinions; help with hospitalization; home health care and community services; nursing homes and housing options, and considering hospice.

"I didn't have any preparation for this stage of my life," says Linda. "When my mom started to need help, I had a million questions.

"How to find support and resources – hot meals, for example. Transportation for mom was impossible to find in my home town. Most importantly, how was I going to make sure I was connected with the health care team. Because this was long-distance, how was I going to find someone who was bonded and licensed and who I could trust?

"Before I was faced with this situation, I never thought of this," she says.

*Ask Medicare* is a one-stop shop with online tools to compare health plan choices across the country, find a prescription drug plan or find a doctor. It can point searchers to helpful telephone numbers and links to partner websites, and help them connect with financial assistance if they have trouble paying for insurance or prescriptions.

Caregivers can sign up for an *Ask Medicare* e-newsletter including news about Medicare and tips for getting the most out of Medicare.

Caregivers can use the information at the new Web site to find information not only on how to take better care of the people close to them, but also better care of themselves. According to a recent study, about one in six caregivers report they are in fair or poor health. Women over 50, who were lower income, provided high levels of care, and lived with the person they cared for often said caregiving made their health worse.

And that's only the people who will *admit* to not being as healthy as they'd like to be.

Linda agrees. "When it's a choice between something I need and someone else, what gives? Usually, I do," she says. "I've had a doctor's appointment that I've postponed eight times. But my husband and my mother are more important."

*Ask Medicare* is designed for the full range of caregivers, not just those who take care of someone with Medicare. It's directed to parents who care for disabled children; aging spouses who are caring for their husbands or wives; children who support their aging parents; and friends, neighbors, and community volunteers.

Print publications are available, but when half of seniors and even more family caregivers say they are turning to the web for information, it makes sense to make this information easily accessible on a computer.

"I really don't think of myself as a 'caregiver,'" says Linda. "Whatever comes up, it's just one more thing I have to juggle.

"But I have to do this well," she adds. "This is my family."

Chances are, you recognize Linda. She may even bear a strong resemblance to you. If that's the case we hope you will call 1-800-MEDICARE and take advantage of our publications. Better yet, we hope you'll go online to [www.medicare.gov/caregivers](http://www.medicare.gov/caregivers).

Our goal is to make Medicare accessible and valuable, and to support you, Linda and millions of others in your important caregiving role.

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