ask Medicare

Information to Help You Care for Others

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Visit medicare.gov/caregivers for the latest news and updates.

Coming soon:

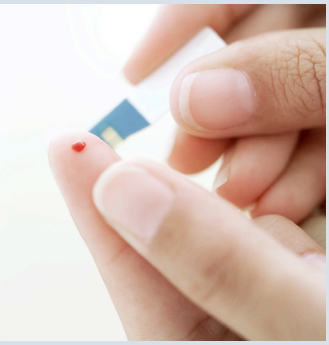
If Your Loved One Has Dementia

Managing Stress

Spotting Kidney Disease

CMS CENTERS for MEDICARE & MEDICAID SERVICES

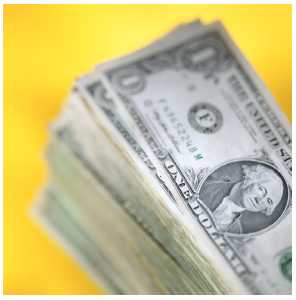
Medicare Helps Manage Diabetes



Medicare helps cover diabetes services and supplies, including:

- Diabetes self-management training
- Medical Nutrition Therapy
- Hemoglobin A1c tests
- Glucose monitors, test strips, lancets, insulin, some insulin pumps
- Glaucoma & other eye tests
- Foot exams & treatment, therapeutic shoes

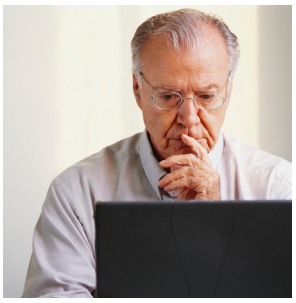
Get a free copy of **"Medicare Coverage of Diabetes Supplies and Services"** at **www.medicare.gov** and visit the National Diabetes Education Program at **www.ndep.nih.gov**.



2010 Part B Monthly Premium

The 2010 standard Part B premium is $110.50. However, most people will **still pay the 2009 amount of $96.40** in 2010. People who have their Part B premium withheld from their Social Security benefits and have incomes of $85,000 or less (or $170,000 or less for joint filers) will not have an increase in their Part B premium for 2010. This is because there's no cost-of-living increase in Social Security benefits this year.

If you have questions about your Part B premium, call Social Security at 1-800-772-1213, or visit **www.socialsecurity.gov**. TTY users call 1-800-325-0778.



Now's the Time to Review Your Plan!

Medicare's Open Enrollment Period runs from November 15 to December 31. This is your chance to **review your current coverage** and make sure it meets your needs.

Watch for your 2010 "Medicare & You" handbook in the mail, visit **www.medicare.gov** to compare plans, or call 1-800-MEDICARE (1-800-633-4227) to learn about your options. TTY users call 1-877-486-2048.

Tell us what you care about!
Email us at caregiver_comments@cms.hhs.gov.

What You Should Know About SNF Care

Skilled Nursing Facility (SNF) Care Is Costly

SNF care can be expensive. You should know that Medicare will only cover care in a SNF for a limited period, and only after your loved one has been a hospital inpatient for 3 days in a row.

Medicare Requires 3 Hospital Inpatient Days

Days spent in outpatient status, like getting ER or observation services, don't count. The day of admission to inpatient care counts as the first day, but the day of discharge doesn't count.

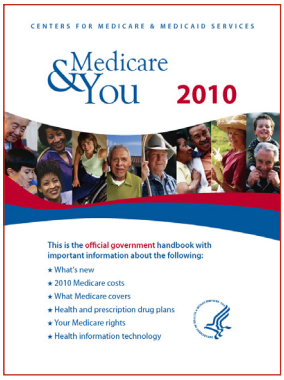
Ask your doctor if your loved one is an inpatient or an outpatient.

If your loved one doesn't have the 3-day inpatient hospital stay, ask if they can get care in other settings (like home health care) or if any other programs like Medicaid or Veterans' benefits can cover their SNF care.

Read more about Medicare's SNF coverage and limits in the free publication **"Medicare and Skilled Nursing Facility Care Benefits."**

NOVEMBER Is National Family Caregivers Month

In recognition of the selfless work you do to improve the lives of the people you care for.



"Medicare & You" 2010 Is Here!

The 2010 official Medicare handbook is online now at **www.medicare.gov.**

We're always your official source for Medicare answers. This year, we've added information about changes to Medigap and the mental health copayment for outpatient services.

We also tell you how you can manage your health information by computer. **Check it out!**

National Alliance for Caregiving

National Alliance for Caregiving (NAC) is a coalition of non-profit groups with programs, publications, and other resources that can help you get help when you need it and make sure your loved one gets the best care possible.

The NAC's **Family Care Resource Connection** has reviews and ratings of 1,000+ of the best books, videos, Web sites, and other materials on caregiving. Visit NAC at **www.caregiving.org**.

7 Tips to Help a Parent with Part D

Helping a parent make health care decisions depends on your family's dynamics, health situation, and circumstances. **NAC** offers 7 tips:

1. Educate yourself about Part D drug coverage
2. Set a time to talk with your parent
3. Identify potential decision hurdles
4. Start the conversation with your parent
5. Decide how you'll review the options
6. Choose a Medicare drug plan together
7. Help your parent join a plan that meets their needs

Get more details from NAC's free publication, **"7 Tips to Help You Help Your Parent With Medicare Part D."**

Prevent Fraud — Check Your MSN

People with Medicare get a **Medicare Summary Notice (MSN)** every 3 months that shows all the supplies and services they got. You should always check the MSN to make sure your loved one got everything that's listed.

If you suspect a problem, call the Inspector General's hotline at 1-800-HHS-TIPS, or email HHSTips@oig.hhs.gov.