**Medicare Minute Script – May 2024**

**Preparing for Future Health Care Needs**

**Point 1: Prepare documents for your future health care needs.**

Many people assume that their family members would automatically be able to make decisions about medical treatments if they were to become incapacitated. But rules vary greatly from state to state. In some cases, decisions are left up to the health care providers and institutions in charge of your care unless you have appointed someone as your legal representative. If the decision falls to your family, they may not all agree on the best course of action. For these reasons, it’s important to have a plan to avoid disagreements around treatment issues and ensure your wishes are honored if you’re incapacitated. Here are different types of documents that can help you prepare for your future health care needs:

* A **health care proxy** is 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’re unable to speak for yourself.
* A **living will** is a written record of the type of medical care you would want in specified circumstances.
* An **advance directive** often refers to a combination of the living will and health care proxy documents. If you have an advance directive, be sure to give those documents to the hospital each time you are admitted.
* A **power of attorney** is a document that names someone you trust as your agent to make property, financial, and other legal decisions on your behalf.

**Point 2: Know where to go for help preparing for your future health care needs.**

In most cases, you don’t need a specific form or a lawyer to create a living will or to make someone your health care proxy. These documents should follow any rules in your state and cover all the issues that are important to you, though. If you want to create a power of attorney document that appoints a trusted individual to make decisions about finances, you should usually consult a lawyer. Make sure to discuss the contents of any future care documents with family members, health care providers, and anyone else you feel should know. Also give your providers a copy of your documents. There are many resources available to help you create these documents or provide you with information on how to comply with your state’s rules. For example, you can contact an elder lawyer, your state’s attorney general office or department of health, the National Hospice and Palliative Care Organization, the American Bar Association Commission on Legal Problems of the Elderly, your state bar association, or your local hospital.

**Point 3: Understand what long-term care is and how it works with Medicare.**

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, also called homemaker services. Medicare usually doesn’t cover long-term care services. If you need this kind of care, there are other organizations and forms of insurance you can try:

* **Medicaid** is a 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.
* An **Area Agency on Aging, or AAA,** can provide information and assistance to connect you with services near you.
* **Local senior centers** may have programs that can deliver meals, provide transportation, assist with shopping, and offer case management. To find senior centers in your area, call your local AAA.
* **Faith-based organizations and charities** may offer services, financial assistance, 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.
* **State Health Insurance Assistance Programs, or SHIPs,** can help you understand your Medicare coverage, including when Medicare will cover skilled nursing care services and hospice.

**Point 4:** **Know how to prevent, detect, and report potential hospice fraud and abuse.**

When a person is faced with a terminal diagnosis, it can be hard to make decisions about end-of-life care. The hospice program enables people to die with dignity and respect, while supporting their need for end-of-life care. However, hospice fraud and abuse can lead to patient harm, premature death, and big profits for dishonest individuals taking advantage of people and hospice. Hospice fraud and abuse can occur when Medicare is falsely billed for any level of hospice care. It might occur if you are falsely certified as being terminally ill to be enrolled in hospice or if you are enrolled in hospice without your or your family’s permission. If you are eligible for hospice care, you could still experience fraud, errors, or abuse if your plan of care is not being followed. You can help stop hospice fraud by making sure a trusted doctor has assessed your condition and certified that you are terminally ill. Second, be wary of deals that seem too good to be true. Finally, report any potential fraudulent, erroneous, or abusive hospice care to your local Senior Medicare Patrol, or SMP.

**Take Action:**

1. Prepare documents for your future health care needs. Consider a health care proxy, living will, advance directive, and power of attorney.
2. Discuss the contents of any future care documents with your family members, your health care providers, and anyone else you feel should know.
3. Contact your State Health Insurance Assistance Program (SHIP) for help with Medicare coverage.
4. Contact your Senior Medicare Patrol (SMP) if you experience potential Medicare fraud, errors, or abuse.

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| **​SHIP toll-free:** | **​SMP toll-free:** |
| **​SHIP email:** | **​SMP email:** |
| **​SHIP website:** | **​SMP website:** |
| **​To find a SHIP in another state:**  ​Call 877-839-2675 and say “Medicare” when prompted, or visit [www.shiphelp.org](http://www.shiptacenter.org/). | **​To find an SMP in another state:**  ​Call 877-808-2468 or visit [www.smpresource.org](http://www.smpresource.org/). |
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