

How to help your parents navigate health care in retirement

December 29 2021, by Kate Ashford Of Nerdwallet

Many adults find themselves helping their aging parents sign up for Medicare, a complex process with many steps and considerations. There are penalties for delaying enrollment, and not everyone understands their options.

"You can't go into it thinking it's really easy," says Melinda Caughill, co-founder of 65 Incorporated, which offers guidance on Medicare. "It is incredibly complicated, and the decisions your parents made, or will make, will affect you."

Being proactive and getting as much information as possible can help. Try these tips to be the best advocate for your parents during this life transition.

GET NEUTRAL ADVICE

If you have questions, start with someone who isn't trying to sell you (or your parents) anything. "People should not make their first stop an insurance agent or an insurance company," Caughill says. "Do they have your best interests at heart? To a point. But at the end of the day, they have to pay their bills just like everybody else."

If you can afford it, a Medicare advisor or advocate is a helpful resource. (Try searching online for "fee for service Medicare advisors.") Caughill suggests budgeting \$500 to \$1,000 for this kind of advice.

If that's not an option, consider reaching out to your State Health Insurance Assistance Program, or SHIP. You can find yours at shiphelp.org.

"In every state, they provide free, local and unbiased information to people who are aging into Medicare, people who are already Medicare recipients, their families and their caregivers," says Micki Nozaki, director of California Senior Medicare Patrol for California Health Advocates. "If they don't have all the information, they can point you to other resources."

There's also a great deal of information on Medicare.gov. You can familiarize yourself with the program by downloading the "[Medicare & You](#)" handbook. (Be prepared, it's lengthy.)

SHOP FOR INSURANCE, NOT PERKS

When people are shopping for Medicare, they can get distracted by the extras. "People get so focused on 'my free gym membership' or 'my \$50 [gift card](#) to Walgreens' that they forget about what really matters," Caughill says. "Medicare is health insurance."

Make sure your parents' medications are covered. Make sure their doctors are in network and that those providers will take the coverage being purchased. "The reason you have health [insurance](#) is so if you get cancer, if you have a car accident, if you have Parkinson's (disease) or you're hospitalized," you're covered, Caughill says.

WATCH THE CALENDAR

[Signing up for Medicare](#) is time-sensitive; it usually happens around age 65. "One of the most essential things people don't understand is that if

they don't enroll in the correct time frame—and it's rigid—they might incur a penalty for the rest of their lives," Nozaki says.

Depending on the situation, there can be late enrollment penalties for Medicare Part A , Part B and Part D. In many cases, you'll be charged that penalty for the rest of your time enrolled in Medicare. Check Medicare.gov for enrollment deadlines that apply to your parents, because initial enrollment is birthday-specific.

READ THE FINE PRINT

Your parents may be able to delay signing up for Medicare Part A or Part B, depending on their situation. For instance, if one or both are still working at age 65 and they're covered by employer-provided [health insurance](#), they may be able to wait to sign up.

That said, the rules are extremely specific, including how long they'd have to enroll once they stop working or lose that employer coverage. Make sure you (and they) fully understand when they must sign up. Visit this Medicare [fact sheet](#) for more information.

BE CAREFUL OF SCAMMERS

Medicare beneficiaries are a popular target for fraudsters, so help your parents protect themselves by making sure they understand the following:

— Medicare doesn't call people to sell them things.

— Medicare can't enroll you in a plan over the phone unless you initiate contact.

— Medicare will never call and ask you for your Medicare number unless you've given them express permission ahead of time.

Your Medicare number is important. Tell your parents to protect it like it's a bank account or credit card number.

"I know it sounds simple and it sounds like common sense, but unfortunately these telemarketers are so clever and conniving that when they masquerade as Medicare," Nozaki says, "people do believe they're getting a call from Medicare."

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