

If the person living with Alzheimer's or another dementia is a Medicare beneficiary, Medicare will pay for some, but not all, care costs.

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## **About Medicare**

Medicare is a federal health insurance program generally for people age 65 or older who are receiving Social Security retirement benefits or who are younger than 65 and received Social Security disability benefits for at least 24 months. Regardless of whether receiving retirement and/or disability benefits or not, everyone should apply for Medicare three months prior to his or her 65th birthday to avoid future penalties.

- Medicare covers inpatient hospital care and some of the doctors' fees and other medical items for people living with Alzheimer's or another dementia who are age 65 or older. Medicare Part D also covers many prescription drugs.

- Medicare will pay for up to 100 days of skilled nursing home care under limited circumstances. However, custodial long-term nursing home care is not covered.
- Medicare will pay for hospice care delivered in the home, a nursing care community or an inpatient hospice setting for people living with dementia who are determined by a doctor to be near the end of life.

See [Medicare's website](#) for more information, including:

- [Steps for determining Medicare eligibility and signing up.](#)
- Current information about Medicare in the [Medicare & You Handbook.](#)
- [Medicare costs.](#)

## **What is Medicare Part B?**

Where Medicare Part A covers hospital and skilled nursing care, Medicare Part B helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment and some preventive services.

In order to avoid a penalty, constituents should enroll in Part B between Jan. 1 and March 31 of each year (the open enrollment period). For more information about enrollment, individuals should contact their local Social Security Administration offices or call 800.772.1213.

Medicare Part B may cover Food and Drug Administration-approved monoclonal antibodies that target beta-amyloid plaques for the treatment of Alzheimer's disease, under the following criteria:

- A doctor or other health care provider must confirm the presence of

beta-amyloid plaques consistent with Alzheimer's disease.

- A person must be diagnosed with mild cognitive impairment due to Alzheimer's disease or mild dementia due to Alzheimer's disease.

These treatments may also be covered if clinicians participate and enter data in a qualified study or a simple registry.

## **Medicare Part B Costs**

Part B beneficiaries pay a premium each month. The standard premium for 2024 is \$174.70, although individuals with a modified adjusted gross income beyond a certain amount will pay an extra charge as well as the standard premium. A [chart outlining those extra fees](#) can be found on medicare.gov.

Part B beneficiaries also pay a deductible. In 2024, the deductible is \$240. Once that is met, beneficiaries typically pay 20 percent of the Medicare-approved amount for most Part B services, including Part B-covered drugs.

## **Medicare Annual Wellness Visit and Health Risk Assessment**

Medicare pays for an Annual Wellness Visit once every 12 months. Prior to or during an annual wellness visit appointment, a Medicare beneficiary (or caregiver) can be asked by his or her doctor or health professional to complete a Health Risk Assessment (HRA). The HRA includes some questions about the beneficiary's health which may provide important information to discuss with the health professional during the annual wellness visit, and can be used as a way of starting the diagnostic process. Care partners or caregivers can provide information to the physician prior

to the Annual Wellness Visit to help ensure a thorough assessment.

### **Need more information? Read our topic sheets.**

- [Original Medicare: An Outline of Benefits](#) (PDF)
- [Choosing a Medicare Drug Plan for Individuals with Alzheimer's Disease](#) (PDF)
- [Coverage of Care Planning for People with Cognitive Impairment](#) (PDF)
- [Fee-for-Service Medicare](#) (PDF)
- [Medicare Hospice Benefit](#) (PDF)
- [What a Beneficiary can Do if Medicare Refuses to Pay for a Medical Service](#) (PDF)
- [Assistance with the Costs of Medicare Premiums and Deductibles](#) (PDF)
- [Medicare Home Health Training for Dementia Caregivers](#) (PDF)

## **Cognitive assessment and care plan services**

Medicare covers care planning services for people recently diagnosed with cognitive impairment, including Alzheimer's and other dementias. Care planning allows individuals and their caregivers to learn about medical and non-medical treatments, clinical trials and services available in the community, and additional information and support that can contribute to a higher quality of life.

## **Medigap**

Medicare coverage can be supplemented with Medigap, a private insurance policy that covers copayments and deductibles required by Medicare. The more expensive Medigap policies may cover additional items.

Learn more: [Medigap's website](#)

## **Medicare managed care**

Medicare Advantage (also called Part C) allows people to choose Medicare "managed care" in lieu of traditional Medicare, such as:

- Medicare health maintenance organization (HMO)
- Preferred provider organization (PPO)
- Point of service (POS) plan

Medicare Advantage plans are offered by private companies approved by Medicare. These Medicare plans may provide services (such as dental and vision) not covered by traditional Medicare and usually have limits on which hospitals, doctors and other health care providers an individual can use.

Read each plan carefully. Learn about the many Medicare options and whether they are right for the person living with dementia. You can also contact your [State Health Insurance Assistance Program \(SHIP\)](#) for free one-on-one help and publications.

Learn more: [Medicare Advantage Plans](#) at [medicare.gov](https://www.medicare.gov)

## **Special Needs Plans (SNP) for Alzheimer's disease**

There are Medicare Special Needs Plans (SNPs) available for individuals

living with dementia, including Alzheimer's disease. SNPs are Medicare Advantage plans that specialize in care and coverage for beneficiaries living with dementia. Only Medicare beneficiaries living with dementia can enroll in these plans. Learn more information about Medicare SNPs.

To find the Medicare SNPs in your area: Use the online Medicare Plan Finder at [medicare.gov](https://www.medicare.gov) or call Medicare at 800.633.4227.

### **Help is available**

- Medicare.gov provides information about Medicare, open enrollment, benefits and how to find Medicare plans, facilities or providers. You also can call Medicare at 800.633.4227.
- BenefitsCheckUp is an online tool that shows whether you are eligible for a variety of governmental programs.
- Medicaid.gov provides information about Medicaid, including what it is and who qualifies for it.
- SHIP Technical Assistance Center offers information about the State Health Insurance Assistance Program (SHIP) in your state.
- Medicare Rights Center is an independent, non-profit group that provides information and assistance for people with Medicare.