

Does Medicare cover Alzheimer's care?

Published by [Medicare Made Clear®](#)

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The most common type of dementia, Alzheimer's disease is the fifth leading cause of death among U.S. adults aged 65 years or older. In 2020, an estimated 5.8 million Americans 65 years or older were living with Alzheimer's disease, and that number is projected to rise to nearly 14 million by 2060.

Alzheimer's is progressive by nature and deteriorates a person's memory, thinking and behavior over time. Eventually, a person may lose their ability to carry out simple tasks.

And with Alzheimer's so common among adults aged 65 and older, a good question to ask is what care and health services does Medicare cover for Alzheimer's? Before we answer that, it's important to note that Medicare will cover Alzheimer's care services for people with early-onset Alzheimer's as well.

How will Medicare cover people with early-onset Alzheimer's?

Medicare may provide coverage [for early-onset Alzheimer's](#) – for individuals with Alzheimer's who are under age 65. Many times, early-onset Alzheimer's shows up when someone is in their 40s or 50s. If you or someone you care for has been diagnosed with early-onset Alzheimer's, they [will qualify for Medicare after receiving disability benefits for 24 months](#).

Medicare coverage for Alzheimer's

Medicare covers a variety of Alzheimer's care services, including inpatient treatments and hospital stays, doctor's visits, testing and care planning services. And while Medicare may cover care services for multiple forms of dementia, this blog will focus only on Alzheimer's care specifically.

Alzheimer's affects each person differently. Because of this, the type of care and assistance needed may change over time, depending on the stage of the disease they are in.

The Alzheimer's Association defines three general stages of Alzheimer's:

- Early-stage Alzheimer's (mild)
- Middle-stage Alzheimer's (moderate)
- Late-stage Alzheimer's (severe)

What does Original Medicare cover for Alzheimer's?

Original Medicare (Part A and Part B) will typically cover the diagnosis, evaluation, treatment, and care planning for Alzheimer's at every stage.

Medicare Part A will cover:

- Inpatient hospital care, psychiatric care, and care in a skilled nursing facility
- Home health care
- Hospice care
- Inpatient medications (prescription drugs you may get during an inpatient stay)

Medicare Part B will cover:

- Outpatient hospital services
- Doctor's visits
- Physical , occupational and speech therapy
- Annual wellness visits and health risk assessments
- Diagnostic radiology testing such as an MRI or CT scan
- Some medications that need to be administered by a doctor

Medicare Part A and Part B may also cover different mental health services including inpatient psychiatric care and outpatient services such as counseling and behavioral health specialist care.

Medicare also covers care planning for Alzheimer's and dementia

Care planning is now provided by Original Medicare for Alzheimer's patients, as well as Medicare eligible individuals with other forms of dementia. [According to the Alzheimer's Association \(pdf\)](#), care planning allows individuals with Alzheimer's and their caregivers to discover medical and non-medical treatments available, clinical trials they may participate in, as well as community services and resources to help contribute to improved quality of life.

Care planning is provided by physicians, physician assistants, clinical nurse specialists, certified nurse midwives and nurse practitioners.

The Alzheimer's Association list the following as care planning services covered by Medicare:

- Evaluating cognition and function
- Measuring neuropsychiatric symptoms
- Medication reconciliation
- Evaluating safety (including driving ability)
- Identifying caregivers and caregivers' needs
- Identifying and assessing care directives
- Planning for palliative care needs
- Referrals to community services for both the beneficiary and their caregiver

What Original Medicare will not cover for Alzheimer's

It's important to note that Medicare Part A and Part B may not cover everything you need for Alzheimer's care. Individuals with middle-stage Alzheimer's and late-stage Alzheimer's often need more and/or additional care including things like long-term care or an assisted living facility.

The following will not be covered by Original Medicare:

- Over-the-counter vitamins and supplements
- Incontinence supplies
- Adult day care
- Custodial care in a nursing home
- Respite care (except as under the Part A hospice benefit)

- Personal aide assistance (except as provided under the Part A home health care benefit)

Some items may be covered by Original Medicare, but only if you qualify and in a limited capacity. These can include [long-term care](#) or an [assisted living facility](#).

If you need any of the above health services or items, you may need to explore additional Medicare coverage options.

What Medicare coverage options are available for people with Alzheimer's?

While Original Medicare (Part A and Part B) typically cover most Alzheimer's care services, other coverage options are also available, including Medicare Advantage (Part C) and Medicare Part D prescription drug plans.

Medicare Special Needs Plans (SNPs) – a special kind of Medicare Advantage plan – are uniquely available to individuals with Alzheimer's and other forms of dementia. These Special Needs Plans are uniquely designed for individuals with Alzheimer's or dementia.

[Learn more about Medicare Special Needs Plans](#) →

If your medications are not administered by a healthcare professional or prescribed as part of an inpatient hospital treatment, you'll need to enroll in Medicare Part D or a Medicare Advantage plan if you would like additional coverage.

Medicaid, the Department of Veterans Affairs, and other state programs may also offer additional coverage options for individuals with Alzheimer's or dementia.

Additional resources for Medicare beneficiaries with Alzheimer's

It is common for those suffering from Alzheimer's to experience depression, anxiety, and/or frustration, especially as the disease progresses. It's important that your care or care for a loved one is handled properly. It is also important that if you are a caregiver, that you take care of yourself and have access to all the resources you need.

If you need more generalized information and support, the Alzheimer's Association is a great place to start. You may also have access to community-level or state-level organizations that may be able to help.

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Sources

<https://www.alz.org/alzheimers-dementia/what-is-alzheimers> [↗](#)

<https://www.cdc.gov/aging/aginginfo/alzheimers.htm> [↗](#)