

HEALTH CARE

Medicare for Caregivers



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Vocabulary – Medicare for Caregivers

Advanced Directive	Legal documents that allow you to spell out your decisions about end-of-life care ahead of time, giving a way to tell your wishes to family, friends, and health care professionals should you become unable to express your wishes yourself
Enrollment Periods	Specific times when you can sign up for Medicare or make changes to your coverage. This includes the Initial Enrollment Period, General Enrollment Period, and Open Enrollment Period for Medicare Advantage and Medicare prescription drug coverage
Health Care Power of Attorney	Specifically allows a person to make medical and health care decisions on behalf of another person if they become unable to make these decisions themselves
Medicare	The federal health insurance program for people 65 or older, and others with certain disabilities
Medicare Plan Finder	An online tool at Medicare.gov that allows you to find health and drug plans based on your specific needs
Medigap (Medical Supplement Insurance)	Private insurance plans that supplement Medicare by paying Medicare cost sharing and deductibles. May cover some services not included in Medicare
Open Enrollment	The period during which a health care plan or insurer accepts new applicants
Part A (Hospital Insurance)	Covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care
Part B (Medical Insurance)	Covers certain doctors' services, labs and x-rays, outpatient care, medical supplies, and preventive services
Part C (Medicare Advantage Plans)	A type of Medicare health plan offered by a private company that contracts with Medicare to provide all your Part A and Part B benefits. Most Medicare Advantage Plans offer prescription drug coverage (Known as Part D)
Part D (Prescription Drug Coverage)	Adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans
Power of Attorney	A legal document that grants an individual (the "agent" or "attorney-in-fact") the authority to manage the financial affairs and property of another person (the "principal")
Special Enrollment Period	A time outside the regular enrollment periods when you can sign up for or make changes to your health insurance plan due to certain life events, such as moving, losing other health coverage, getting married, or having a baby
State Health Insurance Assistance Program (SHIP)	A state program that gets funding from the federal government to provide free local health coverage counseling to people with Medicare