Helping Your Parent Navigate Medicare

A practical guide for adult children and families

Helping a parent with Medicare can feel like a lot to take on. You do not need to have every answer. Your role can be to listen, organize information, and help your parent ask clear questions - while keeping their wishes at the center of the conversation.

01 Begin with what matters to your parent

Start with a conversation rather than a stack of plan brochures. Ask what is working with their current coverage and what feels confusing. Keeping a trusted doctor, affording prescriptions, traveling, or having help with paperwork may matter more to them than an advertised extra benefit. Ask what kind of help they want from you.

02 Build a clear picture of their situation

Gather current coverage information, recent plan notices, a list of doctors and hospitals, and prescriptions with doses and preferred pharmacies. Include employer, retiree, union, or other coverage. Write down the questions you cannot answer yet. Keep sensitive records secure; you do not need to send them through ordinary email or a website contact form.

03 Understand the coverage paths first

Original Medicare includes Part A and Part B. A separate Part D plan can add prescription drug coverage, and Medigap can help pay certain costs left by Original Medicare. Medicare Advantage is another way to receive Medicare benefits through a private plan; many plans include drug coverage. Medigap does not work with Medicare Advantage. Ask how each available path would fit your parent's providers, medicines, budget, and preferences.

A useful opening question: "What would you most like to feel clearer about before we make any decisions?"

Turn information into a shared plan

04 Compare the details your parent will use

Look beyond the monthly premium. Compare prescription costs at the preferred pharmacy, deductibles, copays, coinsurance, and relevant coverage limits. For each option, confirm how the doctors and hospitals your parent uses are covered. Ask about provider networks, referrals, prior authorization, and care while traveling. Medicare's comparison tools can help estimate drug-plan costs using the actual medicines your parent takes.

05 Get permission to help

Being an adult child or caregiver does not automatically give you access to a parent's Medicare information. Medicare has an authorization form for sharing personal health information with a named person. Insurers and care providers may have their own requirements. Permission to receive information is different from authority to make decisions. Ask the relevant organization what it needs for the help you will provide.

06 Review the next step before changing coverage

Bring your parent's priorities and unanswered questions to David. Ask what enrollment dates, coverage start dates, and eligibility rules apply, and how a change could affect existing coverage. If Medigap is being considered, ask about enrollment rights and any underwriting requirements before dropping current coverage. Agree on who will follow up, what needs confirming, and when to review the decision again.

If daily caregiving is part of the picture: ask separately about help at home and long-term care. Medicare generally does not cover long-term custodial care, such as ongoing help with bathing or dressing.

A conversation you do not have to navigate alone

David Goubeaux can help explain the coverage options he offers and the questions to consider. Your parent can remain part of the conversation, with you there for support.

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Official Medicare resources (click to read)

Compare coverage choices

Plan-comparison tools

Permission to share information

Long-term care coverage

Educational guidance only; coverage, costs, eligibility, and enrollment rules vary. Insur-Care is an independent agency and is not affiliated with or endorsed by Medicare or the U.S. government.