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The New Old Age

Caring and Coping

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Medicare Reaches Out to Caregivers

By JANE GROSS

The federal Centers for Medicare and Medicaid Services has launched a new site for caregivers. (The New York Times)

What do you mean Medicare doesn't pay for it?

Nothing shocked me more in the early days of caring for my elderly mother than the discovery that Medicare, the U.S.'s universal health coverage for those ages 65 and older, does not pay for so many of the things the frail elderly require.

Not home health aides for those who can't get out of bed, bathe, dress or feed themselves. Not an assisted-living facility, with handicap-accessible apartments, congregate meals and transportation services. Not nursing homes where the most helpless of the elderly live out their days with round-the-clock supervision.

This remains true, and will remain so absent a complete overhaul of Medicare legislation, which was written in the 1960s when life expectancy was shorter and fewer people lived long enough to require long-term care. But starting today, on the federal government's new Web page for caregivers, it will be easier to figure out what Medicare does cover and what it doesn't; to find community-based resources to take up the slack; to access other government and non-profit agencies that assist the elderly and their caregivers (most often adult children); and to find the message boards, online forums and blogs that have proliferated along with the exploding needs of these two generations.

Kerry Weems, the acting administrator of the federal Centers for Medicare and Medicaid Services and the driving force behind its new one-stop-shopping Web page, acknowledges that all but the poorest Americans are on their own when it comes to paying for long-term care. "Unless Congress steps in, we have to be obedient to the legislation," he said, noting that the Medicare trust fund is already in such desperate straits that it could not begin to absorb the cost of long-term care.

So he is troubled by widespread misunderstanding about this, by polls showing the majority of Americans believe that Medicare will, indeed, pay for what is known as custodial care. "We should be shouting from the rooftops, as often as we can, that Medicare does not have a long-term care benefit," Mr. Weems said.

That is clearer than ever before on the new Web page, "Ask Medicare," which aggregates many useful resources previously difficult to find or incoherently presented on the sprawling Web site of federal Department of Health and Human Services. "Ask Medicare" serves as a gateway to rich stores of information and support from both government and non-government sources, including AARP, the Administration on Aging, the Alzheimer's Association, the National Alliance for Caregiving, and even Johnson & Johnson. All have

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Web sites of their own that include informational essays by experts, interactive tools and various networking opportunities for caregivers who so often find themselves terribly isolated. (Our own resources page is [here](#).)

“We must acknowledge and support the people who are doing this hard, exhausting and essential work,” Mr. Weems said, “by helping them find the information they need to care for the people they love.” His own wife, he noted, had been a long-distance caregiver to her mother through 11 years of Alzheimer’s disease, simultaneously raising three teenagers and working full time.

So why is it Medicare has seemed so slow to recognize that adult children and other caregivers are baffled by the complexities of government entitlement programs for the elderly, as well as by all the confounding residential, legal and financial decisions they must make? Why did the new “Ask Medicare” page lag behind, say, Johnson & Johnson’s Web site for caregivers, called [Strength for Caring](#)?

“Are we late to the party?” Mr. Weems asked, repeating a reporter’s question. “This is a personal project of mine. I was handed her helm here a year ago, and it took a while to get it going. I’d rather celebrate that we’re at the party than whether we got there late or not.”

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