

Caring for Your Loved One

WJCT.ORG/CAREGIVING











To care always.























Meet Our Experts

Chris Morrisette

Chief Strategy and Innovation Officer, Alivia Care

Sue Leger-Krall, PhD.

Retired Nurse, Nurse Educator and Geriatric Nurse Practitioner

Felecia Hudson, DNP, RN, NEA-BC, CRRN, ICM

Director of Performance Improvement and Education Brooks Rehabilitation Home Health Division







Chris Morrisette

Chief Strategy and Innovation Officer Alivia Care







caregiving



Finding Your Way

A **GUIDE** for Caregivers Navigating Dementia and Aging in Place

What is the GUIDE Program?

- A national program by the Centers for Medicare & Medicaid Innovation (CMMI)
- GUIDE = Guiding an Improved Dementia Experience
- Designed to support individuals living with dementia and their caregivers
- Provides care coordination, education, 24/7 support, and respite services

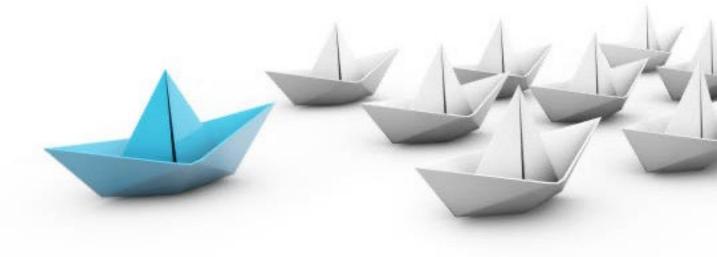


Key Features of the GUIDE Program

- Personalized dementia care plan developed with your input
- Caregiver education and training modules
- 24/7 support line for urgent and non-urgent concerns
- Access to respite services for caregiver relief

Local Leadership – Alivia Care's Experience

- Among the first GUIDE programs in the U.S.
- Only program in Jacksonville to launch in 2024
- Currently serving over 149 patients and their caregivers
- Deep experience in serious illness and community-based care



Real Stories from Caregivers: Ruth

- Daughter caring for mother with Alzheimer's
- Mom living at home
- Ruth working full-time with 2 kids under 18
- Overwhelmed by stress of managing moms progressive illness
- GUIDE team helped coordinate care, provided respite, and offered coaching.



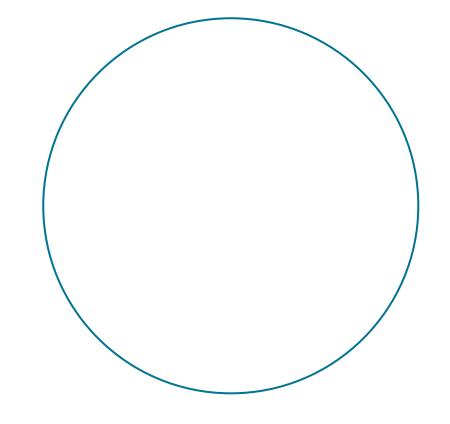
Real Stories from Caregivers: Bill

- Husband of 45 years
- Wife diagnosed with Lewy-body dementia
- Moved into assisted living
- GUIDE care navigator streamlined care coordination and offered education



What Participation Looks Like

- Voluntary program for <u>Traditional</u> Medicare beneficiaries living with dementia.
- Must be living in the community. GUIDE is not available in long-term Care or Skilled Nursing Facilities.
- GUIDE works with not replaces existing healthcare providers
- Exclusions include:
 - Medicare Advantage Participants
 - Enrolled in PACE or Hospice
 - Living in Skilled Nursing Facility

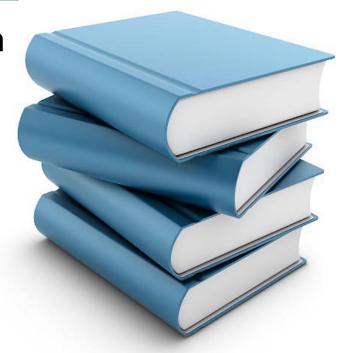


Learn More About GUIDE

 Visit the official CMS GUIDE page: https://www.cms.gov/priorities/innovation/guide/faqs

Talk to your primary care provider about participation

Handouts available with additional information



Sue Leger-Krall, PhD.

Retired Nurse, Nurse Educator and Geriatric Nurse Practitioner







Finding the Joy in Caregiving

Sue Leger Krall

ARNP (retired), PhD, Support Group Facilitator August 6, 2025



JOY

is the most infallible sign of the presence of

- God
- •G-d
- The One

Fr Teilhard de Chardin, S.J. [French Jesuit, Scientist, Philosopher, Mystic, Paleontologist, Teacher] d. 1955

JOY

•an internal attitude – in midst of outside ...

Change

Chaos

Hardship

at peace with yourself

vs. Happiness

- Temporary
- external circumstances

What is your anchor for joy?



Other people family, friends



Support groups information and support



Belief System



Routine

Bad Things Happen To Good People

~Rabbi Kushner

But it's how you respond



Caregiver Strategies



- Linda Abbit The Conscious Caregiver [2017]
 - excellent book and blog
- Caring for your loved one without losing yourself!
- Time for you
- Time for your loved one



"There are only four kinds of persons in the world: those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need caregivers."



Rosalind Carter, Institute for Caregiving, The Carter Center

On a lighter note:

Growing old is like being increasingly penalized for a crime you haven't committed!

Thank You! Sue Krall



Dr. Felecia Hudson, DNP, RN, NEA-BC, CRRN, ICM

Director of Performance Improvement and Education Brooks Rehabilitation Home Health Division











Keeping Your Loved One Safe at Home and in Public

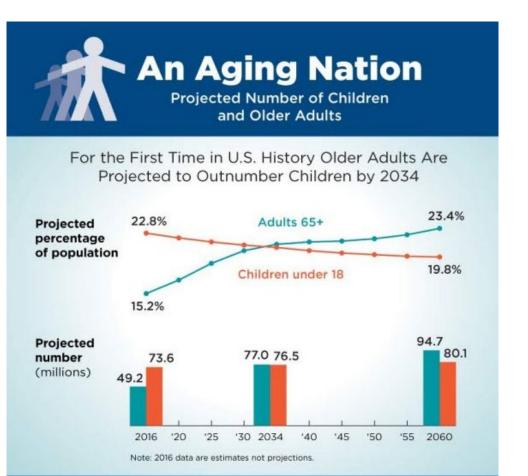
Felecia Hudson, DNP, RN, NEA-BC, CRRN, ICM
Director of Performance Improvement and Education
Brooks Rehabilitation Home Health



The Effect of Aging in the United States

- United States population is aging
- By the year 2050, projection of 85.7 million Americans aged 65 or older
- Many will remain in their homes as they age
- Continued rise in co-morbidities (i.e., asthma, arthritis, diabetes, heart disease)
- Increase in those who live alone and have two or more functional limitations
- More than 1 in 4 adults aged 65 or older fall each year, accounting for over \$50 billion annually in medical-related costs
- Approximately only 10 percent of homes are aging-ready (11 million housing units)
 - Step-free entryway, bedroom w/full bathroom on first floor, one bathroom w/accessibility feature (i.e., handrails, built-in shower seat)



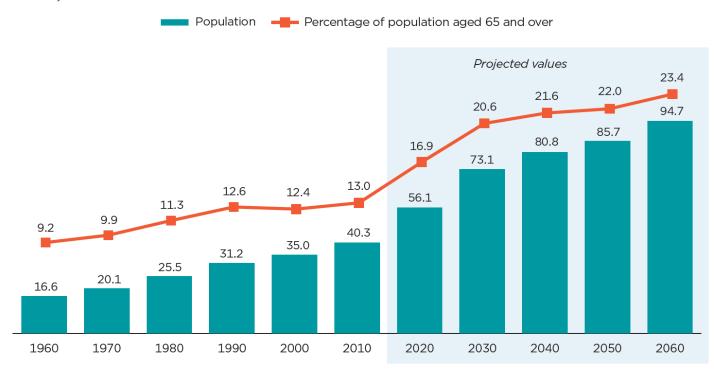




Source: National Population Projections, 2017 www.census.gov/programs-surveys /popproj.html

Older Population Aged 65 and Over

(In millions)



Addressing Risk Factors

- Home Safety Issues
- Complex medication regimen and/or medical instructions
- Lack of caregiver knowledge/ability to provide care
- Falls
- Multiple hospitalizations, Emergency department visits
- Access to resources

Fall Prevention

OLDER ADULT FALLS A Growing Burden

STEAD Stopping Elderly
Accidents, Deaths & Injuries





36,000

Falls among adults 65 and older caused over 36,000 deaths in 2020, making it the leading cause of injury death for that group.

3 Million

In 2020, emergency departments recorded 3 million visits for older adult falls.

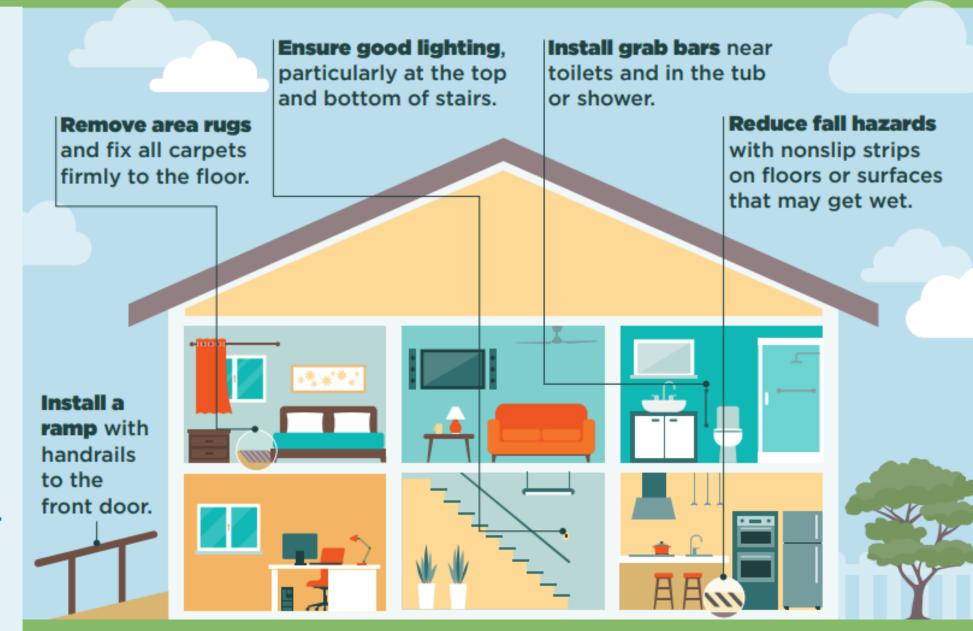
\$50 Billion

Older adult falls cost \$50 billion in medical costs annually, with 3/4 paid by Medicare and Medicaid.

- 2020 Fall Data (Florida)
 - Percentage of older adults who fell—24.4%
 - Number of older adults who fell—1,028,468

Home safety tips for older adults

A few changes could make your home easier and safer to live in and help you continue to live independently.





Home Safety Checklist



Use this checklist to find and fix hazards in your home.

STAIRS & STEPS (INDOORS & OUTDOORS)

Are there papers, shoes, books, or other objects on the stairs?

Always keep objects off the stairs.

Are some steps broken or uneven?

Fix loose or uneven steps.

Is there a light and light switch at the top and bottom of the stairs?

Have an electrician put in an overhead light and light switch at the top and bottom of the stairs. You can get light switches that glow.

Has a stairway light bulb burned out?

Have a friend or family member change the light bulb.

Is the carpet on the steps loose or torn?

Make sure the carpet is firmly attached to every step, or remove the carpet and attach non-slip rubber treads to the stairs.

Are the handrails loose or broken? Is there a handrail on only one side of the stairs?

Fix loose handrails, or put in new ones.

Make sure handrails are on both sides of
the stairs, and are as long as the stairs.

FLOORS

When you walk through a room, do you have to walk around furniture?

Ask someone to move the furniture so your path is clear.

Do you have throw rugs on the floor?

Remove the rugs, or use double-sided tape or a non-slip backing so the rugs won't slip.

Are there papers, shoes, books, or other objects on the floor?

Pick up things that are on the floor.
 Always keep objects off the floor.

Do you have to walk over or around wires or cords (like lamp, telephone, or extension cords)?

Coil or tape cords and wires next to the wall so you can't trip over them. If needed, have an electrician put in another outlet.

KITCHEN

Are the things you use often on high shelves?

Keep things you use often on the lower shelves (about waist high).

Is your step stool sturdy?

If you must use a step stool, get one with a bar to hold on to. Never use a chair as a step stool.

BEDROOMS

Is the light near the bed hard to reach?

Place a lamp close to the bed where it's easy to reach.

Is the path from your bed to the bathroom dark?

Put in a nightlight so you can see where you're walking. Some nightlights go on by themselves after dark.

BATHROOMS

Is the tub or shower floor slippery?

 Put a non-slip rubber mat or self-stick strips on the floor of the tub or shower.

Do you need some support when you get in and out of the tub, or up from the toilet?

Have grab bars put in next to and inside the tub, and next to the toilet.



Fall Prevention – Appropriate Footwear

FACT SHEET

Feet and Footwear for Older Adults

Footcare and safe shoes can prevent falls

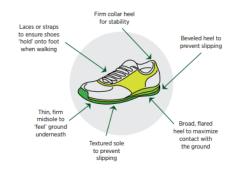
Falls are the leading cause of injury for older adults (ages 65 and older) and can have serious consequences, like limited mobility and loss of independence. Routine care for feet and proper supportive footwear can reduce your risk of falls.

What foot problems are associated with falls?

Foot related risk factors that increase fall risk:

- Increased foot pain
- Reduced flexibility in ankle joint
- > Reduced calf muscle strength (the muscle that helps you rise on the balls of your feet)
- Reduced sensation resulting from neuropathy (nerve damage)
- > Presence of a bunion (hallux valgus deformity) or toe deformities

What makes a shoe safe?



Footwear Tips

Health Tips

- · Your healthcare provider or podiatrist can check your feet and determine if there are issues that increase your risk of falling. Podiatrists diagnose and treat foot conditions.
- · Ask your healthcare provider to check your feet once a year.
- See a podiatrist if you have foot problems, such as toe or foot deformities or foot pain.
- · Work with a physical therapist to learn exercises to increase strength and flexibility of foot and ankle

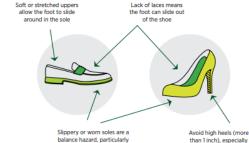
Safety Tips

- · Always wear properly fitted shoes inside and outside your home.
- · Wear sturdy shoes with low heels, traction, and strong arch and heel support.

Working with your healthcare provider or podiatrist to address foot problems and using appropriate footwear can reduce your risk of falling.



What makes a shoe unsafe?



Examples of appropriate shoes to reduce risk of falls

in wet weather







ones with narrow heels



















Footwear Tips

Safety Tips

- · Avoid walking in only socks inside and outside vour home.
- · Avoid wearing shoes with heels over one inch, with no ankle support, or with a smooth sole.
- · Avoid wearing shoes with no back (such as a mule or clog) or strappy back (such as a slingback).

Footwear Tips

- · Shop for shoes later in the day to ensure a proper fit.
- · Have your feet measured to ensure appropriate shoe width and length.
- Accommodate foot deformities such as bunions or hammertoes by choosing shoes with a wide toe box.
- · Consider a pedorthist, a specialist in footwear and devices, for footwear and orthotic recommendations to provide the best possible support for walking. See www.pedorthics.org for a searchable directory of credentialed pedorthists.













Durable Medical Equipment (DME)

Canes

- Bedside Commodes
- Hospital Beds
- Oxygen equipment
- Walkers
- Wheelchairs & Scooters
- Diabetic Supplies
- Infusion pumps
- Patient lifts

more DME items can be found on the website

MEDICARE COVERAGE FOR DURABLE MEDICAL EQUIPMENT (DME)

MEDICARE'S DEFINITION OF DME

- Durable (can withstand repeated use); and
- Appropriate for use in the "home" ("primarily used at home," but not exclusively); and
- · "Home" does not include a hospital or skilled nursing facility; and
- Primarily and customarily needed for a medical purpose (generally the DME is not useful to someone who is not sick or injured); and
- · Necessary and reasonable for treatment of a condition or injury.

CRITERIA TO QUALIFY FOR DME COVERAGE

- · The beneficiary is enrolled in Medicare Part B; and
- Need for DME is documented by practitioner who Certifies Medical Necessity (CMN); and
- Practitioner completes an Order (may be with the assistance of a physical therapist, occupational therapist or speech-language pathologist); and
- After a face-to-face meeting with the treating practitioner (certifications via telehealth are permitted, subject to certain limitations).

DME IN TRADITIONAL MEDICARE

OBTAINING MEDICARE-COVERED DME – GENERALLY

- · Ask the prescriber to recommend suppliers they know and have worked with before.
- At https://www.medicare.gov/medical-equipment-suppliers/ enter beneficiary zip code, then...
 - ✓ Locate the covered item or service on the list
 - ✓ Review the list of suppliers that accept Medicare assignment for that item or service
 - · If no suppliers accept assignment, look for enrolled suppliers
 - ✓ Contact several suppliers for information. Have the prescription and doctor's notes ready to provide data
- Can also call 1-800-MEDICARE for assistance.

Emergency Alert Devices, Fall Detection Devices, and Alarms







Emergency Alert Devices

Wearable – (i.e., Apple Watch with Fall Detection)

Bed and Chair Alarms





Medications & Older Adults



- 33% of all prescribed drugs are purchased by older adults
- By 2040, the older adult patient population is estimated to comprise 25% of the United States population and consume 50% of all prescription drugs





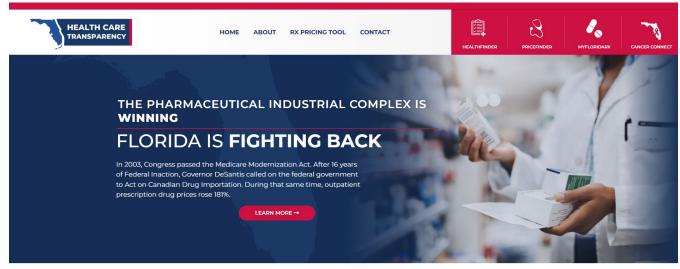
Medication Statistics

96% of patients had one or more medication changes from their home regimen upon discharge from an acute care setting

- 22% take less than what is prescribed
- 12% do not fill their prescription at all
- 12% do not take the medication at all after buying the prescription
- 29% stop taking the medication before it runs out
- 12-20% take other people's medication







MyFloridaRX

MyFloridaRX Prescription Drug Price Locator combines prescription drug data to shed light on pharmaceutical costs among individuals covered by Medicare, Medicaid, and commercial insurance to ensure a uniform system of price transparency.

Duval	Top 400 Prescribed Drugs For June 2025			Search By City	
Name	Drug Name	Generic	Quantity	Price ≑	City ≑
CVS PHARMACY 03957 13170 ATLANTIC BLVD JACKSONVILLE, FL 32225	METOPROLOL SUCC ER 25 MG TAB; DR. REDDY'S LABORATORIES, INC.	Yes	30	\$36.79	JACKSONVILLE
CVS PHARMACY # 16973 6331 ROOSEVELT BLVD JACKSONVILLE, FL 32244	METOPROLOL SUCC ER 25 MG TAB; DR. REDDY'S LABORATORIES, INC.	Yes	30	\$36.79	JACKSONVILLE

County:	Drug Name: (* Indicates Generic Brand)
Duval	* METOPROLOL SUCC ER 25 M(> Submit Reset Form
+ - O	

UF HEALTH PHARMACY - JACKSONVILLE 655 W 8TH ST JACKSONVILLE, FL 32209	METOPROLOL SUCC ER 25 MG TAB; DR. REDDY'S LABORATORIES, INC.	Yes	30	\$102.35	JACKSONVILLE
WALGREEN 03172 7512 LEM TURNER RD JACKSONVILLE, FL 32208	METOPROLOL SUCC ER 25 MG TAB; DR. REDDY'S LABORATORIES, INC.	Yes	30	\$24.19	JACKSONVILLE

https://prescription.healthfinder.fl.gov/

Additional Safety Considerations

- Factors to consider in keeping your loved one safe
 - Effect of "stigma" with having
 equipment/devices in the home or in public
 - Effect on daily routines
 - Is the behavior/expected change sustainable
 - Affordability
 - Social Interactions
 - Cognitive Impairments
 - Driver Safety (AARP, Caregiver Action Network, AAA)
 - Extreme Weather conditions (Heat, Air Quality – Respiratory Illnesses)





Home Health and Private Duty Services



Home Health (covered by most insurance plans):

- Medication management
- Education on disease management (Nursing)
- Skilled Post-surgical care; Wound care (Nursing)
- Home safety, endurance, gait training, large motor skills (Physical Therapy)
- Fine motor skills, Medication management, Activities of Daily Living and Instrumental Activities of Daily Living (Occupational Therapy)
- Cognition, swallowing (Speech Therapy)

Private Duty (private pay):

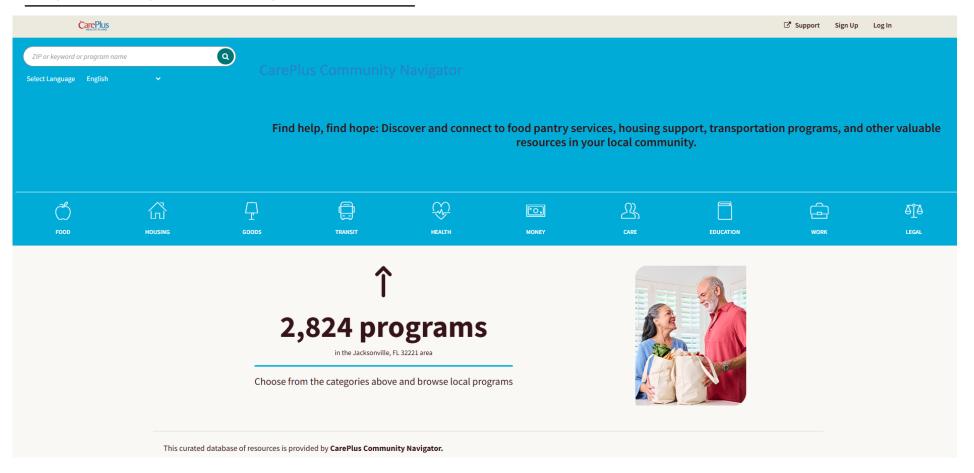
- Bathing, Dressing, Grooming Assistance with Activities of Daily Living
- Meal planning and preparation
- Companionship and Conversation
- Laundry and Light Housekeeping
- Respite Care
- Medication Reminders
- Post-Hospitalization and Post-Surgical Care

Community Resources

Resources designed to support the health and wellness needs of the community

CarePlus Community Navigator (State of Florida)

https://careplus.findhelp.com/



Social Determinants of Health





Emergency Preparedness

• Make sure you have a plan



"Regardless of what challenge you are facing right now, know that it has not come to stay. It has come to pass. During these times, do what you can with what you have, and ask for help if needed. Most importantly, never surrender. Put things in perspective. Take care of yourself. Find ways to replenish your energy, strengthen your faith, and fortify yourself from the inside out."

-Les Brown



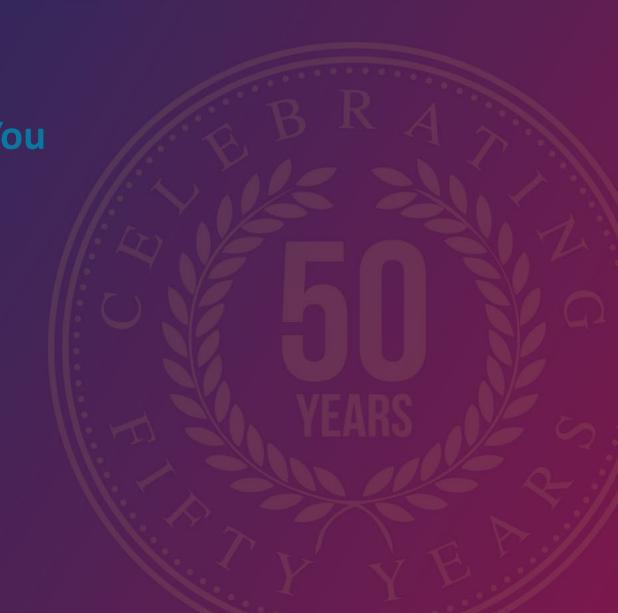
Thank You

Dr. Felecia Hudson, DNP, RN, NEA-BC, CRRN, ICM

Director of Performance Improvement and Education

Brooks Rehabilitation Home Health

felecia.hudson@brooksrehab.org



Questions









Thank you for attending! Please complete the survey









To care always.

























Caring for Your Loved One

WJCT.ORG/CAREGIVING









Check for Safety

A Home Fall Prevention Checklist for Older Adults



Use this checklist to find and fix hazards in your home.

STAIRS & STEPS (INDOORS & OUTDOORS)	FLOORS
Are there papers, shoes, books, or other	When you walk through a room, do you have to walk around furniture?
objects on the stairs? Always keep objects off the stairs.	Ask someone to move the furniture so your path is clear.
Are some steps broken or uneven?	Do you have throw rugs on the floor?
Fix loose or uneven steps.	Remove the rugs, or use double-sided tape or a non-slip backing so the rugs won't slip.
Is there a light and light switch at the top and bottom of the stairs? Are there papers, shoes, books, or other objects on the floor?	
Have an electrician put in an overhead light and light switch at the top and bottom of the stairs. You can get light switches that glow.	Pick up things that are on the floor. Always keep objects off the floor.
Has a stairway light bulb burned out?	Do you have to walk over or around wires or cords (like lamp, telephone, or extension cords)?
Have a friend or family member change the light bulb.	Coil or tape cords and wires next to the wall so you can't trip over them. If needed,
have an electrician put in another outlet.	
☐ Make sure the carpet is firmly attached	KITCHEN
to every step, or remove the carpet and attach non-slip rubber treads to the stairs.	Are the things you use often on high shelves?
Are the handrails loose or broken? Is there a handrail on only one side of the stairs?	Keep things you use often on the lower shelves (about waist high).
mandrali on only one side of the stairs:	Is your step stool sturdy?
Fix loose handrails, or put in new ones. Make sure handrails are on both sides of the stairs, and are as long as the stairs.	If you must use a step stool, get one with a bar to hold on to. Never use a chair as a step stool.

BEDROOMS

Is the light near the bed hard to reach?

Place a lamp close to the bed where it's easy to reach.

Is the path from your bed to the bathroom dark?

Put in a nightlight so you can see where you're walking. Some nightlights go on by themselves after dark.

BATHROOMS

Is the tub or shower floor slippery?

Put a non-slip rubber mat or self-stick strips on the floor of the tub or shower.

Do you need some support when you get in and out of the tub, or up from the toilet?

Have grab bars put in next to and inside the tub, and next to the toilet.



FACT SHEET

Feet and Footwear for Older Adults

Footcare and safe shoes can prevent falls

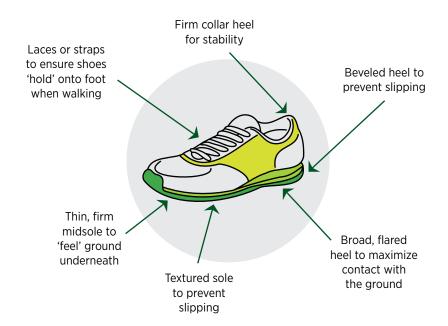
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What foot problems are associated with falls?

Foot related risk factors that increase fall risk:

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- Reduced sensation resulting from neuropathy (nerve damage)
- Presence of a bunion (hallux valgus deformity) or toe deformities

What makes a shoe safe?



Footwear Tips

Health Tips

- Your healthcare provider or podiatrist can check your feet and determine if there are issues that increase your risk of falling. Podiatrists diagnose and treat foot conditions.
- Ask your healthcare provider to check your feet once a year.
- See a podiatrist if you have foot problems, such as toe or foot deformities or foot pain.
- Work with a physical therapist to learn exercises to increase strength and flexibility of foot and ankle.

Safety Tips

- Always wear properly fitted shoes inside and outside your home.
- Wear sturdy shoes with low heels, traction, and strong arch and heel support.

Working with your healthcare provider or podiatrist to address foot problems and using appropriate footwear can reduce your risk of falling.



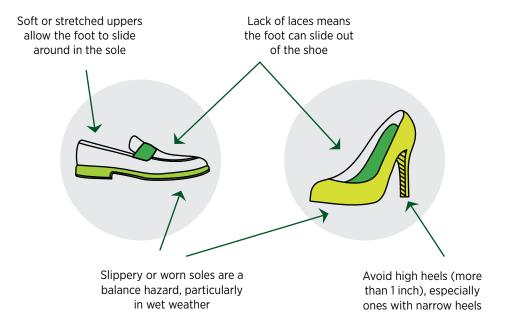








What makes a shoe unsafe?



Examples of appropriate shoes to reduce risk of falls



Footwear Tips

Safety Tips

- Avoid walking in only socks inside and outside your home.
- Avoid wearing shoes with heels over one inch, with no ankle support, or with a smooth sole.
- Avoid wearing shoes with no back (such as a mule or clog) or strappy back (such as a slingback).

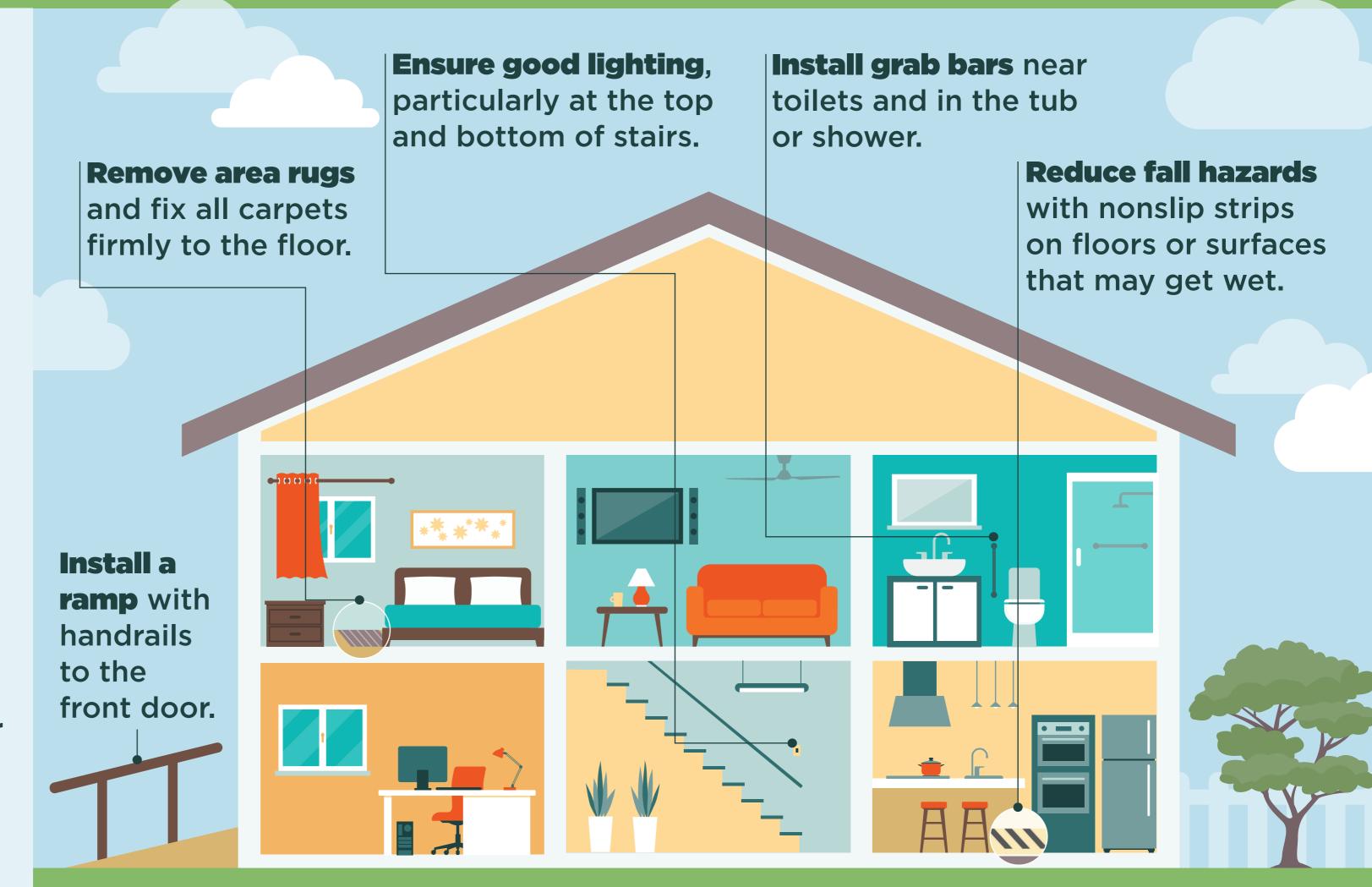
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- Shop for shoes later in the day to ensure a proper fit.
- Have your feet measured to ensure appropriate shoe width and length.
- Accommodate foot deformities such as bunions or hammertoes by choosing shoes with a wide toe box.
- Consider a pedorthist, a specialist in footwear and devices, for footwear and orthotic recommendations to provide the best possible support for walking. See www.pedorthics.org for a searchable directory of credentialed pedorthists.

2024

Home safety tips for older adults

A few changes could make your home easier and safer to live in and help you continue to live independently.





Beneficiary Guide

MEDICARE COVERAGE FOR DURABLE MEDICAL EQUIPMENT (DME)

MEDICARE'S DEFINITION OF DME

- Durable (can withstand repeated use); and
- Appropriate for use in the "home" ("primarily used at home," but not exclusively); and
- "Home" does not include a hospital or skilled nursing facility; and
- Primarily and customarily needed for a medical purpose (generally the DME is not useful to someone who is not sick or injured); and
- Necessary and reasonable for treatment of a condition or injury.

CRITERIA TO QUALIFY FOR DME COVERAGE

- The beneficiary is enrolled in Medicare Part B; and
- Need for DME is documented by practitioner who Certifies Medical Necessity (CMN); and
- Practitioner completes an Order (may be with the assistance of a physical therapist, occupational therapist or speech-language pathologist); and
- After a face-to-face meeting with the treating practitioner (certifications via telehealth are permitted, subject to certain limitations).

DME IN TRADITIONAL MEDICARE

OBTAINING MEDICARE-COVERED DME – GENERALLY

- Ask the prescriber to recommend suppliers they know and have worked with before.
- At https://www.medicare.gov/medical-equipment-suppliers/ enter beneficiary zip code, then...
 - ✓ Locate the covered item or service on the list
 - ✓ Review the list of suppliers that accept Medicare assignment for that item or service
 - If no suppliers accept assignment, look for enrolled suppliers
 - ✓ Contact several suppliers for information. Have the prescription and doctor's notes ready to provide data
- Can also call 1-800-MEDICARE for assistance.

OBTAINING MEDICARE-COVERED DME – FOR A SPECIFIC ITEM

- A practitioner should prescribe the specific item.
- A practitioner should document the need for that specific item/supply in the medical record.
- The supplier is required to do one of the following:
 - ✓ Give the exact brand/form of item/supply requested, or
 - ✓ Work with the practitioner to find another brand/form the prescriber agrees is both safe and effective.

BENEFICIARY COSTS FOR MEDICARE-COVERED DME

- Annual Part B deductible, if not already met; and
- 20% of the Medicare-approved/allowed amount for Medicare-covered items, if Medicare-enrolled supplier "participates" in Medicare (accepts Medicare "assignment" as the full-price).
- If a Medicare-enrolled supplier does <u>not</u> participate in Medicare ("accept Medicare assignment"), there is no limit on the amount they can charge.
 - Medicare will only pay up to the Medicare-approved/allowed amount.
- If a supplier is not enrolled in Medicare, no payment will be made by Medicare.
- EXAMPLE of charges by various types of suppliers:

XYZ supplier has a \$150 walker for sale; Medicare allowed amount is \$100

- If XYZ is a Medicare-enrolled <u>participating</u> supplier Medicare will pay \$80, beneficiary will be responsible for **\$20**.
- If XYZ is a Medicare-enrolled <u>non-participating</u> supplier, Medicare will pay \$80, beneficiary may be responsible for up to \$70 (\$150-\$80).
- If XYZ is <u>not Medicare-enrolled</u> as a supplier, Medicare will pay nothing, beneficiary may be responsible for up to \$150.
- Note: Off-the-shelf knee braces and back braces may have to be purchased through Medicaredetermined Competitive Bid Suppliers to be covered by Medicare. Search supplier website at Medicare.gov, above.

DME -TO RENT OR TO PURCHASE?

- Inquire with the supplier about rental or purchase options on each item.
- Inexpensive or customized items are typically purchased.
- Generally, most higher-cost, non-custom DME needed longer-term are rented via a 13-month rental program with ownership then transferring to the beneficiary.

DME - RENTED

- Medicare makes monthly payments (length of time of the payments varies by type of equipment most are 13 months).
- A supplier picks up the equipment when it requires repair, or it is no longer needed.
- The cost of repairs or replacement parts are the supplier's responsibility during a rental period.

DME - PURCHASED

- Medicare usually covers the cost of repairs or replacement parts for beneficiary-owned items.
- An item may be replaced if lost, stolen, damaged beyond repair, or used by the individual for more than the "reasonable useful lifetime" of the item.

DME - DELIVERY, SET-UP, TRAINING

Delivery, set-up and training is usually included as part of the Medicare's payment for DME (whether purchased or rented) when an item is obtained from a Medicare participating supplier.

DME – REPAIRS

- If a beneficiary owns an item, Medicare covers costs to make it serviceable, unless the item is already under manufacturer or supplier warranty.
- If a beneficiary rents an item, the supplier is responsible for all repairs, there is no additional Medicare coverage for repairs.
- No new Certificate of Medical Necessity or Order is required for repairs.
- Medicare covers repairs for most items obtained before someone is eligible for Medicare.
- While repairs are underway, Medicare covers a temporary replacement item.

DME – MAINTENANCE

- Routine testing or cleaning (per an owner's manual) is not covered.
- Maintenance required by an authorized technician is covered.
- No new Certificate of Medical Necessity or Order is needed for maintenance.
- When ownership transfers to the beneficiary after a rental period ends, maintenance will be covered after the later of:
 - 6 months from the end of the final rental month, OR
 - When the item is no longer covered by a warranty.

DME - REPLACEMENT

- After irreparable damage (e.g., fire, flood)? A beneficiary needs new Certificate of Medical Need and Order
- After a reasonable useful lifetime minimum of 5 years
- "Reasonable useful lifetime" is defined by Medicare as based on the date the equipment is delivered to the beneficiary, not on the age of the equipment. (Advocacy Tip A beneficiary may want to ask for a new item, or a newer item with the least wear and tear as possible.)

DME - COVERAGE FOR "UPGRADES"

- Generally, Medicare pays based on a "standard" item.
- However, if added features are medically necessary, additional Medicare payment may be considered "reasonable".
- A supplier "participating" in Medicare may not charge for features that are not medically required unless:
 - A beneficiary specifically requests an upgraded item;
 - A beneficiary is informed of the amount she/he will be charged, and;
 - An advanced beneficiary notice (ABN) must be provided by the supplier as documentation that beneficiary has made such an informed request.

DME IN DISASTERS OR EMERGENCIES

If items are damaged or lost due to a disaster or emergency:

- In most cases, Medicare will cover the cost of repair or replacement.
- In most cases, Medicare will cover the cost of a rental during repair or replacement.

DME - REQUIRED PRIOR AUTHORIZATION

Prior authorization is required for some items of durable medical equipment, 45 items (suspended during the COVID public health emergency):

- Some power wheelchairs and some "support services" items (including pressure reducing mattresses, mattress overlays, powered air floatation beds)
- Claims for these items <u>must</u> receive prior authorization before the item is furnished, or a claim is submitted, as a condition for payment (supplier should know if an item needs prior authorization).

DME - VOLUNTARY PRIOR AUTHORIZATION

- Advance Determination of Medicare Coverage (ADMC) is available for some customized DME (to determine if medically necessary).
- For items generally with an average purchase of \$1,000 or greater, or average rental fee of \$100/month or greater.
- Caution: If prior authorization is denied, only one re-submission is allowed per six-month period, but the supplier may still submit a claim to Medicare without prior authorization.

INFORMING SUPPLIERS OF BENEFICIARY LIFE CHANGES

There are times when a beneficiary may need to tell a supplier about changes that will affect how and when a beneficiary gets durable medical equipment. Beneficiaries should let a supplier know if they are:

- Changing insurance companies
- Changing doctors
- In the hospital or will soon be admitted to the hospital
- In a nursing home or will soon be admitted to a nursing home
- Traveling
- Moving
- Beneficiary or secondary contact information has changed
- If a beneficiary uses oxygen and needs a portable oxygen concentrator (POC) for travel, they should let a supplier know weeks in advance.

DME - QUESTIONS AND COMPLAINTS

- Contact a supplier to receive a required response to a question or complaint:
 - Within 5 days the supplier must confirm receipt and confirm investigating
 - Within 14 days the supplier must respond with investigation result in writing Or, call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)

Or, mail Medicare Contact Center Operations, PO Box 1270, Lawrence, KS 06044

• For further investigation, submit patient consent in English or Spanish:

 $\frac{https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS10106.pdf}{https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS10106S.pdf}$

DME - APPEALS

• For Traditional Medicare https://www.cms.gov/Medicare/Appeals-and-Grievances/OrgMedFFSAppeals

DME IN MEDICARE ADVANTAGE PLANS

- Medicare Advantage plans must cover at least the same items and services as traditional Medicare; plans may cover more, not less.
- Beneficiary out-of-pocket DME costs will depend on the Medicare Advantage plan chosen, typically 20% 50% co-insurance.
- To determine if an item is covered, and the cost to the beneficiary, call the plan and ask for the "Utilization Management Department".
- To appeal a denial, start the appeal process through the plan. A beneficiary should follow the directions in the plan's initial denial notice and plan materials.

DME EXAMPLES

MEDICARE-COVERED DME

- Hospital Beds
- Manual Wheelchairs and Power Mobility Devices
- Hemodialysis equipment
- Respirators
- Crutches, Canes, Walkers & Commodes (not white canes)
- Sleep Apnea and Continuous Positive Airway Pressure (CPAP) devices
- Oxygen equipment and accessories
- Nebulizers and nebulizer medications
- Blood sugar monitors and test strips
- Infusion pumps, infusion drugs and non-drug supplies
- Speech Generating Devices (SGD)

NON-COVERED DME IN TRADITIONAL MEDICARE

- Equipment designed for comfort/convenience.
- Physical fitness or self-help equipment
- Devices and equipment used for environmental control

BENEFICIARY CHECKLIST: QUESTIONS TO ASK WHEN LOOKING FOR DME SUPPLIERS

	
✓	Do you sell & service "" item? Is it in stock or when can you get it?
✓	Are you a Medicare enrolled supplier?
✓	Do you accept Medicare assignment (Medicare allowed charges)?
✓	If not, will you consider accepting assignment in my case?
✓	If not, what is your non-assignment charge?
	• How is the charge imposed – outright payment or rental?
	• Is there an extra charge for necessary delivery/set up/training?
✓	Will you work directly with my prescriber or will I need to intervene?
✓	What is your process for delivery/set up/training of the item?
✓	Will you bill Medicare directly?
✓	Do you have a direct customer service representative I can contact? If so, how?
✓	What are your company policies about customer responsiveness/follow through?
✓	If you are not geographically convenient for me, do you have customer service
	representatives in my area?
✓	How will you perform maintenance or repairs if I rent the item?
✓	How will you perform maintenance or repairs or if I <u>purchase</u> /own the item?
No	ote: Check into and consider positive reviews or concerns raised by other

Note: Check into and consider positive reviews or concerns raised by other beneficiaries about suppliers through other sources, such as the Better Business Bureau and/or online reviews.

BENEFICIARY RESOURCES

- Locate suppliers at https://www.medicare.gov/medical-equipment-suppliers/
- Official Medicare booklets at Medicare.gov/publications:
 - ✓ "Medicare Coverage of Durable Medical Equipment and Other Devices"

 https://www.medicare.gov/sites/default/files/2020-08/11045-medicare-coverage-of-dme.pdf
 - ✓ "Your Guide to Medicare's Durable Medical Equipment Prosthetics, Orthotics, & Supplies (DMEPOS) Competitive Bidding Program"

 https://www.medicare.gov/sites/default/files/2021-02/11461-DMEPOS-Competitive-Bidding-Program.pdf
 - ✓ "Medicare's Wheelchair & Scooter Benefit"

 https://www.medicare.gov/sites/default/files/2019-11/11046-Medicare-Wheechair-Scooter.pdf
- Medicare Competitive Bidding Ombudsman (CBO):
 - ✓ Email: CompetitiveAcquisitionOmbudsman@cms.hhs.gov
 - ✓ Website: https://www.cms.gov/Medicare/Medicare-Fee-for-Service-Payment/DMEPOSCompetitiveBid/Competitive Acquisition Ombudsman
- Beneficiary appeals process information: https://www.cms.gov/Medicare/Appeals-and-Grievances/OrgMedFFSAppeals; https://www.cms.gov/Medicare/Appeals-and-Grievances/OrgMedFFSAppeals; https://www.cms.gov/outreach-and-education/medicare-learning-network-mln/mlnproducts/downloads/medicareappealsprocess.pdf
- Medicare Advantage_Contract Supplier Standards and Beneficiary Protections, see https://www.cms.gov/Regulations-and-Guidance/Guidance/Manuals/Internet-Only-Manuals-IOMs-Items/CMS019326
- Medicare Benefit Policy Manual Chapter 15
 https://www.cms.gov/Regulations-and-guidance/Guidance/Manuals/downloads/bp102c15.pdf
- Medicare Claims Processing Manual Chapter 20
 https://www.cms.gov/Regulations-and-
 Guidance/Guidance/Manuals/Downloads/clm104c20.pdf
- Medicare Rights Center Oxygen Equipment Toolkit https://medicareinteractive.org/pdf/Medicare-Advocacy-Toolkit-Oxygen-Equipment.pdf
- Medicare Rights Center Power Wheelchair Equipment Toolkit https://www.medicareinteractive.org/pdf/Medicare-Advocacy-Toolkit-Power-Wheelchairs.pdf

CENTER FOR MEDICARE ADVOCACY

The Center for Medicare Advocacy, founded in 1986, is a national, non-profit law organization that works to ensure access to Medicare, health equity, and quality health care. The Center is based in Connecticut and Washington, DC, with additional attorneys around the country.

Based on our work with real people, the Center advocates for policies and systemic change that will benefit all those in need of Medicare, health care coverage and care.

Staffed by attorneys, legal assistants, a nurse consultant, and information management experts, the organization represents thousands of individuals in appeals of Medicare denials. The work of the Center also includes responding to over 7,000 calls and emails annually from older adults, people with disabilities, and their families, and partnering with CHOICES, the Connecticut State Health Insurance Program (SHIP).

Only through advocacy and education can older people and people with disabilities be assured that Medicare and health care are provided fairly:

- We offer education and consulting services to help others advance the rights of older and disabled people and to provide quality health care.
- We draw upon our direct experience with thousands of Medicare beneficiaries to educate policy-makers about how their decisions play out in the lives of real people.

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LOCAL HELP FOR PEOPLE WITH MEDICARE