



Support Options

When You're a Caregiver



Most people who care for their parents as they age aren't compensated for their time. And if you're currently a caregiver, or you have been in one in the past, you know it takes a lot of time, and patience to do this job. The average caregiver spends 20 hours a week caring for their loved ones and spends an average of \$5,500 each year out-of-pocket on caregiving-related costs.*

Did you know it's possible to receive aid and assistance for being a caregiver for your parent? While Medicare does not currently pay caregivers, there are other programs and options available.



* Caregiving in the United States;
National Alliance for Caregiving in collaboration with AARP.
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Medicaid Caregiver Support

The caregiver benefit from Medicaid varies per state, but all states (and the District of Columbia) offer Medicaid waivers that allow qualified individuals to manage their own care. This means your parent can hire and fire their own caregivers. Certain states will permit a family member to be hired to provide the care.

Depending on where you live eligibility, benefits, coverage, and rules will vary when it comes to paying a family member to be a caregiver. Some states exclude spouses or in-laws while other states will provide financial assistance as long as you do not live in the same house as the person you're caring for.

Visit the [National Family Caregiver Support Program](#) on the Tennessee Commission on Aging & Disability website to learn more about the resources and assistance for caregivers. To learn more about the NFCSP in your area, contact the local Area Agency on Aging and Disability (AAAD) 866-836-6678 (toll-free).

Your parent(s) will be assessed for risks, needs, strengths, and capacities that meet the requirements by the Centers for Medicare and Medicaid Services (CMS).

If your parent qualifies for the Medicaid program you will write a service plan that outlines the various things you will do to assist them. This can include activities such as:

- Bathing
- Getting Dressed
- Preparing Meals
- Assistance with Feeding
- Doing Laundry
- Driving

This is not a complete list of items. If there are other caregiving activities you'll need to perform, add them to your plan.

Once created you will submit the service plan to the appropriate state Medicaid program and they will determine whether you qualify for financial support.

Veteran Caregiver Support

Veteran Directed Home & Community Based Care Program

If your parent is a veteran, he or she may qualify for the Veteran Directed Home & Community Based Care program. This program is available in 70 different VA centers in 42 states as well as the District of Columbia and Puerto Rico. It allows the veteran to direct their long-term service and support so that they can continue to live independently at home.

Veterans in this program are given a budget for services that is managed by the Veteran or the Veteran's representative. The veteran will hire their own caregiver to meet their daily needs. This can be a family member, including spouses, siblings, or children/grandchildren.

Learn more about this program at www.va.gov/geriatrics/pages/Veteran-Directed_Care.asp.

Aid & Assistance Benefits

Another program that can help provide financial compensation is Aid and Attendance (A&A). This provides monthly payments in addition to the monthly VA pension for qualified Veterans and survivors.

The program is intended to supplement the pension and help cover the cost of a caregiver which can be any family member.

To qualify for A&A at least one of these must be true:

- You need another person to help you perform daily activities, like bathing, feeding, and dressing, or
- You have to stay in bed—or spend a large portion of the day in bed—because of illness, or
- You are a patient in a nursing home due to the loss of mental or physical abilities related to a disability, or
- Your eyesight is limited (even with glasses or contact lenses you have only 5/200 or less in both eyes; or concentric contraction of the visual field to 5 degrees or less)

Find out if you qualify for these benefits at <https://www.va.gov/pension/aid-attendance-housebound/>

Long-Term Care Insurance and Caregivers

Long-term care insurance is a policy that helps cover the cost of long-term care. These costs can include:

- Assisted living
- Nursing home care
- In-home care (including caregivers).



The benefits available in long-term care vary, but if home care coverage is included in the plan, homecare caregivers may be covered as well.

If you're going to use the home care benefit, check the plan to see if there are restrictions on who qualifies to be a paid caregiver. Some plans may exclude spouses or in-laws, and others may exclude family members altogether.

Other Support Options for Family Caregivers

If your parent does not qualify for any of the above programs, there may still be options for aid and assistance. Here are some ideas you can consider:

Tax Deductions

Because caregivers tend to spend their own money caring for their parents, you may be able to deduct some of those expenses from your taxes. While it's not a monthly paycheck, tax deductions can reduce the amount of money that you owe in your personal taxes. Expenses that could potentially be a write off include dental costs, medical costs, home modifications, and transportation costs.

Requesting Compensation from Your Family Member

Talking about money can be awkward, and asking for compensation for your time spent caregiving can feel uncomfortable. However, if you're not working or need to work less because of your caregiver duties, it's a reasonable discussion. Try to put aside feelings of guilt or discomfort and discuss it with your loved one. This is also a good time to talk about what they expect from you and what types of care you'll need help with. Once you've decided these things, create a contract between you and your parent or loved one so you can both remember what was decided.



Other Support Options for Family Caregivers

Area Agencies on Aging

Each state has a local Area Agency on Aging. You can find your closest office by searching your city in their directory tool. The staff at each location can help you find additional programs that you or your loved one qualify for to help with the costs of caregiving.



Paid Leave

If your parent's needs are short-term, you may be eligible for a paid leave through your employer. This is not guaranteed, but there is no harm in talking to your HR representative to see what type of paid leave policies are offered by your company. Something as small as a few weeks of pay can still provide a financial cushion while you focus on your loved and it allows you to keep your place of employment when the need period is over.

Remote Work

Paid leave can only help for a short time, and may not be the best solution for you and your

family. Talk to your employer and see if working from home is an option. As with paid leave, the options for you will vary based on your employer, but it's with asking. Working full-time and acting as a caregiver can be difficult, so consider your workload when making these decisions and having these conversations.

Caregiver Support and Power of Attorney

There's no doubting the weight that caring for a loved one can put on your shoulders. If you're a caregiver, it's crucial you feel supported so you can continue to help your loved one on a daily basis.

Being a caregiver does not automatically grant you the ability to make certain medical, legal, or financial decisions on behalf of your parent. To do so, you will need to become their Power of Attorney.

If your parent is mentally competent, they can sign their rights over to you. If they are not, you will need to go before a judge and have their rights granted to you.

While you can find forms online to obtain power of attorney, we recommend you see a lawyer to be sure your forms are accurate and correctly assign all the rights you need.

Medicare Coverage and Caregivers

As a caregiver, one of your biggest concerns, among understanding how to get paid to be a caregiver for parents, may be making sure your loved one has the best possible health plan for their unique needs and budget. We want to help make that happen.

To speak with a licensed insurance agent or receive a free, no obligation Medicare Advantage benefits review call: **(888) 506-2955**. Agents are available Monday-Friday 8:30-6pm CT.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact [Medicare.gov](https://www.Medicare.gov) or 1-800-MEDICARE to get information on all of your options.