



Insure.com Guide Explains Various Insurance Options for Family Caregivers

November 24, 2020

Guide answers vital questions about insurance to help family caregivers make tough decisions

Foster City, CA – November 24, 2020 –To help family caregivers make choices about insurance coverage for their loved ones—from Medicare to home insurance to automobile coverage—[Insure.com](https://www.insure.com) updates a comprehensive guide outlining insurance options and addressing common caregiver questions: [Family caregivers guide to insurance](#). November is National Family Caregivers month.

With over 41 million Americans caring for an aged or ill family member, paying for healthcare is top of mind—especially since AARP reports that caregivers spend over \$7,000 out-of-pocket annually for their loved one’s care. In conjunction with [Medicare’s open enrollment](#) period, which runs from October 15 to December 7, 2020, Insure.com’s guide details the differences between the coverage people can get through Medicare’s Parts A, B, C and D. The report also addresses some common Medicare misconceptions, such as:

- Medicare is accepted by every medical provider
- [Medicare Advantage](#) and Medicare supplemental provide the same coverage
- Medicare covers in-home care

Insure.com outlines the importance of obtaining long-term care insurance since Medicare recipients do not receive coverage for services such as extended in-home, permanent nursing home, respite and hospice care. Information is available on the cost of long-term care, when to purchase long-term care insurance and the types of policies that are available. The guide details the types of insurance that family caregivers should consider, such as life, home and auto insurance.

“Being a family caregiver is a labor of love and an overwhelming responsibility. As our loved ones get older, we want to do everything to ensure that the rest of their lives are satisfying and,” notes Insurance.com’s managing editor Les Masterson. “A big part of giving this gift to an ill or aging relative is having the right insurance coverage in place. It is critical to make these important decisions about insurance with the input of loved ones, as well as advice from qualified professionals, when needed.”

Masterson is available to answer questions about this guide and provide comments on the different types of insurance family caregivers should consider.

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