

Study Shows Dementia Could Cost US \$818 Billion - Grey Matters Shares How GUIDE Program May Offer Financial Respite Help

Grey Matters details the new Medicare GUIDE program benefit designed to support people living with dementia and their caregivers.

SARASOTA, FL, UNITED STATES, June 25, 2026 /EINPresswire.com/ -- A new University of Southern California-led multi-year research study published June 24, 2026, in *Alzheimer's & Dementia: The Journal of the Alzheimer's Association*, finds that Alzheimer's disease and related dementias will cost the United States an estimated \$818 billion this year, driven largely by often-overlooked costs to persons living with dementia and family and friends providing their care.

According to the National Council on Aging (NCOA), approximately 80 percent of older Americans lack the financial resources or savings to withstand the high costs of long-term care. 48 percent of older adults admit they do not know how to plan for these needs, and only 37 percent of those wanting at-home care have an active savings or investment strategy in place.

Key findings from the [USC study](#) reveal:

- **Dementia population:** 5.7 million Americans are living with dementia, including 5.1 million who are 65 and older.
- **Quality of life impact:** Reduced quality of life among people with dementia—marked by declines in cognition, function, and independence—represents the largest cost at \$320 billion. Informal care partners experience an additional \$15 billion in quality-of-life losses related to emotional and physical strain.
- **Unpaid caregiving:** About 5.2 million people, often in their prime working years, provide 6.8 billion hours of unpaid care to a family member or friend with dementia, valued at \$237 billion.



What is GUIDE?
Guiding an Improved Dementia Experience
A standardized set of services provided by an interdisciplinary care team to enable people with dementia to live a better quality of life at home.

Who is eligible for GUIDE?
GUIDE is available to traditional Medicare beneficiaries with a dementia diagnosis who do not reside in an LTC facility and are not enrolled in Medicare's hospice benefit.

- Diagnosis:** GUIDE Beneficiaries must have a clinician-attested diagnosis of dementia.
- No Hospice:** GUIDE Beneficiaries must not be enrolled in the Medicare hospice benefit.
- No Long-Term Nursing Home:** GUIDE Beneficiaries must not reside in a long-term nursing home.
- Primary Payer:** Medicare must be your primary payer for GUIDE beneficiaries.
- Medicare A&B:** GUIDE Beneficiaries must be enrolled in Medicare Parts A & B, and not enrolled in Medicare Advantage, including special needs plans and Pace.

Services Offered
Through the GUIDE program, those with dementia and their caregiver receive:

- Care Navigators:** Caregiver training, support, check-ins, resources, referrals, care, and services coordination
- Respite Care:** \$2,500/year towards in-home respite care, adult day program, and 24/7 community
- Medical Oversight:** Telehealth accessibility with 24/7 access to 125+ specialty providers

Grey Matters
Precision Health
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Grey Matters Health explains the new Medicare GUIDE Program in this overview

- Medical care costs: Long-term and medical care costs for people with dementia total \$222 billion. Medicare and Medicaid cover about 70 percent (\$154 billion), while patients and families pay 20 percent (\$46 billion) out of pocket.
- Lost wages: People with dementia and their care partners forgo \$23 billion in annual earnings.

“We have treated and spoken with thousands of individuals with cognitive decline, their families, and caregivers. For the majority, affordability of care and available support resources are primary concerns. They don’t think there is help or hope. There is,” shares Debra Geihlsler, co-founder and CEO of Sarasota, Florida-headquartered [Grey Matters](#) Precision Brain Health Centers, one of the first primary care clinics in the United States that focuses solely on managing cognitive health and preventing cognitive decline.

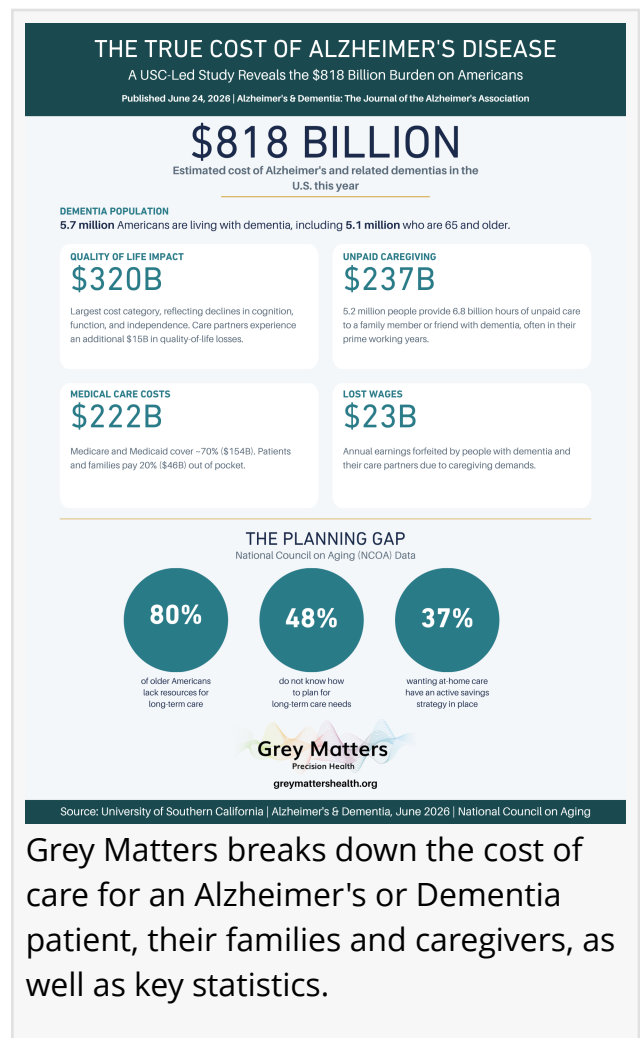
[The Medicare GUIDE program](#) is a new, no-cost benefit designed to support people living with dementia and those who care for them. Grey Matters is one of the first in Florida and across the U.S. to be selected by the Centers for Medicare & Medicaid Services (CMS) to participate.

Through the GUIDE Model, participants like Grey Matters can offer coordinated dementia support to both people with dementia and their caregivers by providing care navigation, 24/7 access to a support line, caregiver training and education, respite services up to \$2,500 annually, and connections to community resources. The GUIDE Model enables people with dementia to remain in their homes and communities longer by improving quality of life for patients and their caregivers, while reducing Medicare and Medicaid expenditures.

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*Debra Geihlsler, Grey Matters
co-founder and CEO*



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