

Medicare Hospice Benefits



A special way of caring for people who are terminally ill

**This is the official government booklet
for Medicare hospice benefits with important
information about the following:**

- ★ The hospice program and who is eligible
- ★ Your Medicare hospice benefits
- ★ How to find a hospice program
- ★ Where you can get more help

Welcome

For readers who are helping someone make decisions about hospice care:

Choosing hospice care is a difficult decision. The information in this booklet and the support given by a doctor and a trained hospice care team can help you choose the most appropriate health care options for someone who is terminally ill.

Whenever possible, include the person who may need hospice care in all health care decisions.

“Medicare Hospice Benefits” isn’t a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

The information in this booklet was correct when it was printed. Changes may occur after printing. Call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov to get the most current information. TTY users should call 1-877-486-2048.

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Hospice Care

Hospice is a program of care and support that you may want to consider if you or someone you care for is terminally ill. Here are some important facts about hospice:

- Hospice provides comfort and support services to people who are terminally ill. It helps them live out the time they have remaining to the fullest extent possible.
- Hospice care is provided by a specially trained team that cares for the “whole person,” including his or her physical, emotional, social, and spiritual needs.
- Hospice provides support to family members caring for a terminally ill person.
- Hospice is generally given in the home.
- Hospice services may include drugs, physical care, counseling, equipment, and supplies for the terminal and related condition(s).
- Hospice isn’t only for people with cancer.
- Hospice doesn’t shorten or prolong life.
- Hospice focuses on comfort, not on curing an illness.

Medicare Hospice Benefits

You can get Medicare hospice benefits when you meet **all** of the following conditions:

- You are eligible for Medicare Part A (Hospital Insurance)
- Your doctor and the hospice medical director certify that you are terminally ill and have six months or less to live if your illness runs its normal course
- You sign a statement choosing hospice care instead of other Medicare-covered benefits to treat your terminal illness*
- You get care from a Medicare-approved hospice program

* Medicare will still pay for covered benefits for any health problems that aren’t related to your terminal illness.

How Hospice Works

Your doctor and the hospice medical team will work with you and your family to set up a plan of care that meets your needs. Your plan of care includes hospice services that are covered by Medicare. For more specific information on a hospice plan of care, call your state or national hospice organization (see pages 10 and 12–13).

If you qualify for hospice care, you will have a specially trained medical team and support staff available to help you and your family cope with your illness.

You and your family members are the most important part of the team. Your team may also include some or all of the following people:

- Doctors
- Nurses
- Counselors
- A social worker
- Speech-language pathologists
- Hospice aides
- Homemakers
- Volunteers

In addition, a hospice nurse and doctor are on-call 24 hours a day, seven days a week to give you and your family support and care when you need it.

Although a hospice doctor is part of the medical team, your regular doctor can also be part of this team. If you choose, a nurse practitioner may serve as your attending care professional. However, only your doctor (**not a nurse practitioner that you have chosen to serve as your attending care professional**) and the hospice medical director can certify that you are terminally ill and have six months or less to live.

The hospice benefit allows you and your family to stay together in the comfort of your home. If the hospice team determines that you need care in an inpatient facility, the hospice medical team will make the arrangements for your stay.

What Medicare Covers

The care you get for your terminal illness must be from a Medicare-approved hospice program.

You can get a one-time only hospice consultation with a hospice medical director or hospice doctor to discuss your care options and management of pain and symptoms. You don't need to choose hospice care to take advantage of this consultation service.

Medicare covers the following hospice services for your terminal illness and related conditions:

- Doctor services
- Nursing care
- Medical equipment (such as wheelchairs or walkers)
- Medical supplies (such as bandages and catheters)
- Drugs for symptom control or pain relief (may need to pay a small copayment)
- Hospice aide and homemaker services
- Physical and occupational therapy
- Speech-language pathology services
- Social worker services
- Dietary counseling
- Grief and loss counseling for you and your family
- Short-term inpatient care (for pain and symptom management)
- Short-term respite care (may need to pay a small copayment)
- Any other Medicare-covered services needed to manage your pain and other symptoms, as recommended by your hospice team

Important:

Medicare will still pay for covered benefits for any health problems that aren't related to your terminal illness.

Respite Care

You can get inpatient respite care from a hospice if your usual caregiver (such as a family member) needs a rest. During this time, you will be cared for in a Medicare-approved facility, such as a hospice inpatient facility, hospital, or nursing home.

What Medicare Won't Cover

When you choose hospice care, Medicare won't cover any of the following:

- **Treatment intended to cure your terminal illness**

You should talk with your doctor if you are thinking about getting treatment to cure your illness. As a hospice patient, you always have the right to stop hospice care at any time and get the Medicare coverage you had before you chose hospice care.

- **Prescription drugs to cure your illness rather than for symptom control or pain relief**

- **Care from any hospice provider that wasn't set up by the hospice medical team**

You must get hospice care from the hospice provider you chose. All care that you get for your terminal illness must be given by or arranged by the hospice medical team. You can't get the same type of hospice care from a different provider, unless you change your hospice provider.

- **Room and board**

Room and board aren't covered by Medicare if you get hospice care in your home or if you live in a nursing home or a hospice residential facility. However, if the hospice medical team determines that you need short-term inpatient or respite services that they arrange, your stay in the facility is covered. You may be required to pay a small copayment for the respite stay.

- **Care in an emergency room, inpatient facility care, or ambulance transportation, unless it's either arranged by your hospice medical team or is unrelated to your terminal illness**

Note: Contact your medical hospice team **before** you get any of these services or you might have to pay the entire cost.

What You Pay for Hospice Care

Medicare pays the hospice provider for your hospice care. You will have to pay the following:

- **No more than \$5 for each prescription drug and other similar products for pain relief and symptom control**

- **5% of the Medicare-approved amount for inpatient respite care.** For example, if Medicare pays \$100 per day for inpatient respite care, you will pay \$5 per day. You can stay in a Medicare-approved hospital or nursing home up to 5 days each time you get respite care. There is no limit to the number of times you can get respite care. The amount you pay for respite care can change each year.

Hospice Care if You're in a Medicare Advantage Plan

All Medicare-covered services you get while in hospice care are covered under Original Medicare, even if you are in a Medicare Advantage Plan (like an HMO or PPO) or other Medicare health plan. However, your plan will continue to cover you for any extra services not covered by Original Medicare (like dental and vision benefits). If you choose to stay in your Medicare Advantage Plan while getting hospice care, you must continue to pay your plan's monthly premium.

Care for a Condition Other than Your Terminal Illness

You should continue to use Original Medicare to get care for any health problems that aren't related to your terminal illness. You may be able to get this care from the hospice medical team doctor or from your own doctor. The hospice medical team determines whether any other medical care you need is or isn't related to your terminal illness so it won't affect your care under the hospice benefit.

You must pay the deductible and coinsurance amounts for all Medicare-covered services. You must also continue to pay Medicare premiums, if necessary.

For more information about Original Medicare, Medicare Advantage Plans, and other Medicare health plans, look in your copy of the "Medicare & You" handbook mailed to every Medicare household in the fall. If you don't have the "Medicare & You" handbook, you can view it at www.medicare.gov/Publications/Pubs/pdf/10050.pdf. You can also get a free copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Information about Medigap (Medicare Supplement Insurance) Policies

If you have Original Medicare, you might have a Medigap policy. Your Medigap policy still helps cover health care costs for problems that aren't related to your terminal illness. Call your Medigap insurance company for more information. To get more information about Medigap policies, visit

www.medicare.gov/Publications/Pubs/pdf/02110.pdf to view or print the booklet "Choosing a Medigap Policy: A Guide to Health Insurance for People With Medicare." You can also call 1-800-MEDICARE.

How Long You Can Get Hospice Care

You can get hospice care as long as your doctor and the hospice medical director or other hospice doctor continue to certify that you are terminally ill and probably have 6 months or less to live if the disease runs its normal course. If you live longer than 6 months, you can still get hospice care, as long as the hospice medical director or other hospice doctor recertifies that you are terminally ill.

Important: Hospice care is given in periods of care. You can get hospice care for two 90-day periods followed by an unlimited number of 60-day periods. At the start of each period of care, the hospice medical director or other hospice doctor must recertify that you are terminally ill, so you can continue to get hospice care. A period of care starts the day you begin to get hospice care. It ends when your 90-day or 60-day period ends.

Stopping Hospice Care

If your health improves or your illness goes into remission, you no longer need hospice care. Also, you always have the right to stop getting hospice care for any reason. If you stop your hospice care, you will get the type of Medicare coverage you had before you chose a hospice program. If you are eligible, you can go back to hospice care at any time.

Example: Mrs. Jones has terminal cancer and received hospice care for two 90-day periods of care. Her cancer went into remission. At the start of her 60-day period of care, Mrs. Jones and her doctor decided that, due to her remission, she wouldn't need to return to hospice care at that time. Mrs. Jones' doctor told her that if she becomes eligible for hospice services in the future, she may be recertified and can return to hospice care.

Your Medicare Rights

As a person with Medicare, you have certain guaranteed rights. If your hospice program or doctor believes that you are no longer eligible for hospice care because your condition has improved, and you don't agree, you have the right to ask for a review of your case. Your hospice should give you a notice that explains your right to an expedited (fast) review by an independent reviewer hired by Medicare, called a Quality Improvement Organization (QIO). If you don't get this notice, ask for one. For more information about your Medicare rights, visit www.medicare.gov/Publications/Pubs/pdf/10112.pdf to view or print the booklet "Your Medicare Rights and Protections." You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have a complaint about the hospice that is providing your care, contact your State Survey Agency. Visit www.medicare.gov, and select "Ombudsman," then "Inquiries and Complaints" to find the number of your State Survey Agency. You can also call 1-800-MEDICARE and ask for your State Survey Agency's phone number.

Changing Your Hospice Provider

You have the right to change providers only once during each period of care.

Finding a Hospice Program

To find a hospice program, talk to your doctor or call your state hospice organization. See pages 12–13 for the telephone number in your area. The hospice program you choose must be Medicare-approved to get Medicare payment. To find out if a certain hospice program is Medicare-approved, ask your doctor, the hospice program, your state hospice organization, or your state health department.

For More Information

1. Call national hospice associations or visit their web sites.
 - National Hospice and Palliative Care Organization (NHPCO)
1700 Diagonal Road, Suite 625
Alexandria, VA 22314
1-800-658-8898

www.nhpco.org
 - Hospice Association of America
228 7th Street, SE
Washington, DC 20003
1-202-546-4759

www.nahc.org
2. Visit www.medicare.gov.
3. Call 1-800-MEDICARE (1-800-633-4227).
TTY users should call 1-877-486-2048.

Note: At the time of printing, these telephone numbers and web addresses were correct. Telephone numbers and web addresses sometimes change. To get the most updated telephone numbers, call 1-800-MEDICARE. You can also visit www.medicare.gov and select “Find Helpful Telephone Numbers.”

Words to Know

Coinsurance—An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

Copayment—An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor’s visit or prescription. A copayment is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor’s visit or prescription.

Medicare Advantage Plan (Part C)—A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you are enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and aren’t paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

Medigap Policy—Medicare Supplement Insurance sold by private insurance companies to fill “gaps” in Original Medicare coverage.

Original Medicare—Original Medicare is fee-for-service coverage under which the government pays your health care providers directly for your Part A and/or Part B benefits.

Quality Improvement Organization (QIO)—A group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to people with Medicare.

Respite Care—Temporary or periodic care provided in a nursing home, assisted living facility, or other type of long-term care program so that a family member or friend who is the patient’s caregiver can rest or take some time off.

State Hospice Organizations

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State Hospice Organizations (continued)

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U.S. DEPARTMENT OF
HEALTH AND HUMAN SERVICES

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a day, every day.**

- **www.medicare.gov on the web**
- **1-800-MEDICARE (1-800-633-4227)**
- **1-877-486-2048 (TTY)**

To get this booklet on Audiotape (English), in Braille, Large Print (English), or Spanish, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

¿Necesita usted una copia en español?
También está disponible en audiocasete y letra grande. Llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.