

# ***Medicare and Hospice Overview***

## **When is the right time to ask about hospice?**

You and your close family members can talk to your doctor to determine if hospice care is right for you. If your doctor certifies that you are terminally ill and have six months or less to live you are eligible for the Medicare Hospice benefit. If you live longer than six months, you can still receive hospice care when the doctor recertifies that you are terminally ill. You have the right to stop hospice care at any time.

## **Hospice is covered by Medicare Part A (Hospital Insurance)**

**Original Medicare** will cover everything you need related to your terminal illness and related conditions. After your hospice benefit starts, you can still get covered services for conditions not related to your terminal illness.

**Medicare Advantage Plan** (an HMO or PPO) must help you find a hospice provider in your area and it will cover everything you need related to your terminal illness and related conditions.

## **Where do you get hospice care?**

The **Medicare Hospice benefit** allows you and your family to stay together in the comfort of your home unless you need care in an inpatient facility. If your hospice team determines that you need inpatient care, they'll make arrangements for your stay.

## **The Plan of Care created by the hospice team includes:**

- Doctor services and nursing care
- Medical equipment (wheelchairs, walkers)
- Medical supplies (bandages, catheters)
- Prescriptions drugs for symptom control or pain relief
- Physical/occupational therapy and speech-language pathology services
- Hospice aides (Certified Home Health Aides provide personal care, report any changes in need and offer comfort measures; minimum two days a week or more often if needed)
- Social work 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 (if your caregiver needs a rest, you may get inpatient care at a Medicare-approved facility)
- Any other Medicare-covered services needed to manage your pain and other symptoms related to your terminal illness and related conditions, as recommended by your hospice team.

## **Where to find information about the Medicare Hospice benefit.**

Type [medicare.gov](http://medicare.gov) in your computer browser. On the home page type "**hospice**" in the search box in the upper right-hand corner. That will direct you to very helpful information about hospice care.

## Hospice Compare

When you are in the hospice section, click on the link "[Find & Compare Hospice Care](#)." Then put your Zip code in the first box and select "**Hospice Care**" from the dropdown menu in the next box. In addition to Hospice Care, you can also select other health care providers who accept Medicare, such as Nursing Homes, Home Health Services and Hospitals and compare the quality of care they provide. Then click "**Search**" in the green box and a page will open with a list of the hospice agencies in your area. When you click on a hospice agency, four links will appear: Conditions Treated, General Information, Quality, and Details. In the Quality section there is "**Family Caregiver Experience**." This compares hospices based on results of a national survey that asks a family member or friend of a hospice patient about their hospice care experience.

Some facilities in the list are Medicare certified but have no data available. If you call one of them, you can ask if they have collected this data and when are they going to provide it to Medicare. That is being a smart consumer.

## Advance Health Care Directives

An **Advance Health Care Directive** lets your physician, family, and friends know your preferences about your own health care. When you give someone power of attorney for health care, he or she can make health care decisions for you if you become incapable of making your own decisions. You can also allow him or her to make those decisions for you now even though you are still capable. You can modify or change the form at any time. Get more information and download a form from the Office of the Attorney General's web site at [nia.nih.gov](http://nia.nih.gov).

**Five Wishes** is an advance directive that is written in everyday language and helps people express their wishes concerning the personal and spiritual in addition to the medical and legal. The document names the person you want to make health care decisions for you when you can't make them for yourself, the kind of medical treatment you want or don't want, your wish for how comfortable you want to be, for how you want people to treat you, and what you want your loved ones to know. Get more information and download a form at [fivewishes.org](http://fivewishes.org)

**Physician Order for Life Sustaining Treatment (POLST)** is signed by both the doctor and the patient and specifies the types of medical treatment he or she wishes to receive. California law requires that the physician orders in a POLST must be followed by healthcare providers. *The POLST form complements an Advance Directive and is not intended to replace it.* Get more information and download a form at [nia.nih.gov](http://nia.nih.gov).

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