



Dear Marci

AFT and NYSUT

Does Medicare cover hospice care?

Dear Marci,

My father is terminally ill, and I have been doing research about possible options for his care. I came across information about hospice care, but I am not sure what it is. Does Medicare cover hospice, and if so, what are the requirements?

- Erik (Allentown, PA)

Dear Erik,

Hospice is a type of health care intended to provide compassionate, comprehensive, quality care for individuals with a terminal illness who are facing the end of life. Hospice care focuses on providing comfort and pain management (palliative care), rather than curative treatments for an illness. It usually involves a team approach to care, with doctors, nurses, social workers, and other professionals coordinating care that focuses on physical, emotional, and spiritual needs.

Original Medicare will cover hospice care if your father meets all of the following criteria:

- He has Medicare [Part A](#)
- The hospice medical director (and his doctor, if he has one) certifies that your father has a terminal illness (his life expectancy is six months or less)
- Your father signs a statement electing to have Medicare pay for palliative care such as pain management, rather than care to try to cure his condition
- His terminal condition is documented in his medical record
- He receives care from a Medicare-certified hospice agency

An individual does not need to be homebound to qualify for the Medicare hospice benefit. The benefit is a comprehensive set of services delivered by a team of providers. A lot of hospice services are provided in the home, but inpatient care is covered under specific circumstances.

The hospice benefit is always covered under Original Medicare. If your father has a Medicare Advantage Plan and elects hospice, Original Medicare will automatically pay for his hospice care. His [Medicare Advantage Plan](#) will continue to pay for care that is unrelated to his terminal condition. For example, if your father breaks his hip while in hospice, his Medicare Advantage Plan would pay for hip-related care.

The Medicare hospice benefit covers [many different services](#), including skilled nursing care, prescription drugs related to pain relief and symptom control, spiritual counseling, and more. Medicare will cover these services if they are listed on a beneficiary's plan of care.

The hospice benefit includes two 90-day hospice benefit periods followed by an unlimited number of 60-day benefit periods. Your father must have a face-to-face meeting with a hospice doctor or nurse practitioner if he reaches his third benefit period. The third benefit period begins on day 180 of hospice. After that, your father must have face-to-face meetings with a hospice doctor or nurse practitioner before the start of each subsequent 60-day benefit period. The meeting must take place no earlier than 30 days before the new benefit period to confirm that your father still qualifies for hospice care.

If you think your father is eligible for hospice services, you two should speak with his doctor about this care, and request that his doctor contact a Medicare-certified hospice on his behalf. There may be several Medicare-certified hospice facilities in your area. If the first one that you contact is unable to help, try contacting others.

- Marci



Health Tip

November is National Family Caregivers Month. Family caregivers provide important emotional, financial, and social support for their loved ones, but it is also important for caregivers to take care of themselves. Tending to a loved one can create additional stress and have a negative effect on a caregiver's health. The Family Caregiver Alliance (FCA) identifies sleep deprivation, poor eating habits, and the postponement of doctors' visits as common problems among caregivers. One way caregivers can improve their wellbeing, the FCA says, is by recognizing their personal signs of stress and learning how to cope with them, for instance, by taking short breaks, exercising, and seeking support from others. For more tips about how caregivers can care for themselves, [click here](#).



Fall Open Enrollment is here!

During Fall Open Enrollment (October 15-December 7), you may make changes to your Medicare health and drug coverage. If you need help deciding your Medicare coverage for 2015, call the Medicare Rights Center's free, national consumer helpline at **800-333-4114**.

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