**Large Print Edition** 

# Medicare Hospice Benefits

a special way of caring for people who have a terminal illness

This booklet explains . . .

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



HEALTH CARE FINANCING ADMINISTRATION The Federal Medicare Agency

# Finding What You Want To Know

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An alphabetical list of hospice topics in this booklet

# 1 \_\_\_ Your Medicare Hospice Benefits

#### What is hospice?

Hospice is a special way of caring for people who are terminally ill, and for their family. This care includes physical care and counseling. Hospice care is given by a public agency or private company approved by Medicare. It is for all age groups, including children, adults, and the elderly during their final stages of life. The goal of hospice is to care for you and your family, not to cure your illness.

If you qualify for hospice care, you can get medical and support services, including nursing care, medical social services, doctor services, counseling, homemaker services, and other types of services (see page 5). You will have a team of doctors, nurses, home health aides, social workers, counselors and trained volunteers to help you and your family cope with your illness. In many cases, you and your family can stay together in the comfort of your home. Depending on your condition, you may have hospice care in a hospice facility, hospital, or nursing home.

# 2 \_\_\_\_ Your Medicare Hospice Benefits (continued)

#### Who is eligible for Medicare hospice benefits?

Hospice care is covered under Medicare Part A (Hospital Insurance). You are eligible for Medicare hospice benefits when:

- You are eligible for Medicare Part A (Hospital Insurance); and
- Your doctor and the hospice medical director certify that you are terminally ill and probably have less than six months to live; and
- You sign a statement choosing hospice care instead of routine Medicare covered benefits for your terminal illness\*; and
- \* Medicare will still pay for covered benefits for any health problems that are not related to your terminal illness (see page 10 "Can I keep my Medicare health plan?").
- You receive care from a Medicare-approved hospice program.

# 3 — How Hospice Works

#### How does hospice work?

Your doctor and the hospice will work with you and your family to set up a plan of care that meets your needs. The plan of care includes the hospice services you need that are covered by Medicare. The chart on page 5 lists these hospice services, including grief and loss counseling for your family. For more specific information on a hospice plan of care, call your State Hospice Organization (see pages 15 - 20).

The care that the hospice gives you is meant to help you make the most of the last months of life by giving you comfort and relief from pain. The focus is on care, not cure.

As a hospice patient, there is a team of people that will help take care of you. They are . . .

- your family
- a doctor
- a nurse
- clergy or other counselors
- a social worker
- trained volunteers

# 4 — How Hospice Works (continued)

#### How does hospice work? (continued)

Volunteers are trained to help with everyday tasks, such as shopping and personal care services, like bathing and dressing. Speech, physical, and occupational therapists and other persons who are trained to give care are also there for you when needed.

A family member or other person who cares for you will be with you every day and members of the hospice team will make regular visits. A nurse and a doctor are on-call 24 hours a day, 7 days a week to give you and your family support and care when needed. If you should need care in a hospital for your illness, the hospice team will help arrange your stay.

Even though a doctor is a part of the hospice team, you can choose to use your regular doctor, who is not a part of the hospice, to get care. The hospice will work closely with your regular doctor to give you the care that you need.

**Remember:** Call your State Hospice Organization (see pages 15 – 20) to find a hospice program in your area.

# 5 — Hospice Services Covered by Medicare

#### What does Medicare cover?

Medicare covers these hospice services and pays nearly all of their costs:

- Doctor services
- Nursing care
- Medical equipment (such as wheelchairs or walkers)
- Medical supplies (such as bandages and catheters)
- Drugs for symptom control and pain relief
- Short-term care in the hospital, including respite care (see page 6)
- Home health aide and homemaker services
- Physical and occupational therapy
- Speech therapy
- Social worker services
- Dietary counseling
- Counseling to help you and your family with grief and loss

You will only have to pay part of the cost for outpatient drugs and inpatient respite care (see page 9 "What will I have to pay for hospice care?").

# 6 — Hospice Services Covered by Medicare (continued)

#### What is respite care?

Respite care is care given to a hospice patient by another caregiver so that the usual caregiver can rest. As a hospice patient, you may have one person that takes care of you every day. That person might be a family member. Sometimes they need someone to take care of you for a short time while they do other things that need to be done. During a period of respite care, you will be cared for in a Medicare-approved facility, such as a hospice facility, hospital or nursing home (see page 9).

# 7 — What Is Not Covered

#### What is not covered?

The care that you get for your terminal illness must be from a hospice. When you choose hospice care, Medicare will not pay for:

#### • Treatment to cure your terminal illness.

As a hospice patient, you can get comfort care to help you cope with your illness, not cure it. Comfort care includes drugs for symptom control and pain relief, physical care, counseling, and other hospice services (see page 5). Hospice uses medicine, equipment, and supplies to make you as comfortable and pain-free as possible. Medicare will not pay for treatment to cure your illness. You should talk with your doctor if you are thinking about potential treatment to cure your illness. As a hospice patient, you always have the right to stop getting hospice care and go back to your regular doctor or health plan (see page 12).

# • Care from another hospice that was not set up by your hospice.

You must get hospice care from the hospice provider you chose. You cannot get hospice care from another hospice provider, unless you change your hospice provider (see page 13).

# 8 — What Is Not Covered (continued)

What is not covered? (continued)

# • Care from another provider that is the same care that you must get from your hospice.

All care that you get for your terminal illness must be given by your hospice team. You cannot get the same type of care from a different provider unless you change your hospice provider (see page 13).

# 9 — What You Pay

#### What will I have to pay for hospice care?

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

- No more than \$5 for each prescription drug and other similar products: The hospice can charge up to \$5 for each prescription for outpatient drugs or other similar products for pain relief and symptom control.
- 5% of the Medicare payment 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.
- End of Page

# 10 \_\_ What You Pay (continued)

#### Can I keep my Medicare health plan?

Yes. You should use your Medicare health plan (like the Original Medicare Plan or a Medicare managed care plan) to get care for any health problems that are not related to your terminal illness. You may be able to get this care from your own doctor who is not a part of the hospice, or from the hospice doctor. When you use your Medicare health plan, you must pay the deductible and coinsurance amounts (if you have the Original Medicare Plan), or the copayment (if you have a Medicare managed care plan). For more information about Medicare health plans, including deductibles, coinsurance, and copayments, look in your Medicare & You handbook. If you do not have the Medicare handbook, you can get a free copy by calling 1 800 633 - 4227 (TTY/TDD: 1 877 486 - 2048 for the speech and hearing impaired).

**Important information about Medicare Supplemental Insurance:** If you are in the Original Medicare Plan, you may have a Medicare Supplemental Insurance or "Medigap" policy. Your Medigap policy still helps to cover the costs for the care of health problems that are not related to your terminal illness. Call your insurance company for more information. You can also call 1 800 633 - 4227 (TTY/TDD: 1 877 486 - 2048 for the speech and hearing impaired) and ask for a free copy of the Guide to Health Insurance for People with Medicare. This guide will give you more information on using Medigap policies.

# 11 — How Long You Can Get Hospice Care

#### How long can I get hospice care?

You can get hospice care as long as your doctor certifies that you are terminally ill and probably have less than six months to live. Even if you live longer than six months, you can get hospice care as long as your doctor recertifies that you are terminally ill.

Hospice care is given in periods of care. As a hospice patient, 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, your doctor must certify that you are terminally ill in order for you to continue getting hospice care. A period of care starts the day you begin to get hospice care. It ends when your 90 or 60-day period is up. If your doctor recertifies that you are terminally ill, your care continues through another period of care.

**Note:** Periods of care are important. They are a time when your doctor recertifies that you still need and remain eligible for hospice care.

## 12 <u>How Long You Can Get Hospice Care</u> (continued)

#### As a hospice patient, why would I stop getting hospice care?

Sometimes a terminally ill patient's health improves or their illness goes into remission. If that happens, your doctor may feel that you no longer need hospice care and will not recertify you at that time. Also, as a hospice patient you always have the right to stop getting hospice care, for whatever reason. If you stop your hospice care, you will get your health care from your Medicare health plan, (like the Original Medicare Plan or a Medicare managed care plan). If you are eligible, you can go back to hospice care at any time.

As a hospice patient, you always have the right to stop getting hospice care and go back to your regular doctor or health plan.

**Example:** Mrs. Jones is a cancer patient who received hospice care for two 90-day periods of care. Mrs. Jones' 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 would not need to return to hospice care at that time. Mrs. Jones' doctor told her that if she becomes eligible for hospice, she may be recertified and can return to hospice care.

# 13 — How to Find a Hospice Program

#### How can I find a hospice program?

To find a hospice program, call your State Hospice Organization (see phone numbers on pages 15 - 20). The hospice you choose must be Medicare-approved in order to get Medicare payment. To find out if a hospice program is Medicare-approved, ask your doctor, the hospice program, your State Hospice Organization, or your State Health Department.

#### Can I change the hospice provider I get care from?

As a hospice patient, you have the right to change hospice providers only once during each period of care.

# 14 — Where to Get More Information

#### Where can I get more information?

You can get more information about hospice care from:

 The National Hospice Organization 1901 North Moore Street, Suite 901 Arlington, VA 22209 1 800 658 - 8898 www.nho.org (on the Internet)

 The Hospice Association of America 228 7th Street, SE Washington, DC 20003 1 202 546 - 4759 www.hospice-america.org (on the Internet)

Call your State Hospice Organization to find a hospice program in your area (see phone numbers on pages 15 - 20).

At the time of printing, these phone numbers were correct. Phone numbers sometimes change. To get the most updated phone numbers, call 1 800 633 - 4227 (TTY/TDD: 1 877 486 - 2048 for the speech and hearing impaired) or go to the Internet at www.medicare.gov under "Important Contacts."

#### Telephone Numbers For State Hospice Organizations - States A through D

| A<br>Alabama<br>Alabama Hospice<br>Organization<br>800 355 - 1973                                        | <b>C</b><br>California<br>California Hospice and<br>Palliative Care Association<br>916 441 - 3770                             |
|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Alaska<br>Hospice of Mat-Su,<br>907 352 - 4800<br>Hospice and Home Health<br>of Juneau<br>907 463 - 3113 | <b>Colorado</b><br>Colorado Hospice<br>Organization<br>303 449 - 1142                                                         |
| <b>Arizona</b><br>Arizona Hospice<br>Organization<br>480 704 - 0210                                      | <b>Connecticut</b><br>Connecticut Council for<br>Hospice and Palliative<br>Care<br>888 220 - 9148<br>203 238 - 1922           |
| Arkansas<br>Arkansas State Hospice<br>Association<br>888 382 - 9399                                      | <b>D</b><br><b>Delaware</b><br>National Hospice and<br>Palliative Care<br>Organization Hospice<br>Help Line<br>800 658 - 8898 |

Telephone Numbers For State Hospice Organizations (continued) - States F through L

| <b>F</b><br>Florida<br>Florida Hospice and<br>Palliative Care, Inc.<br>850 878 - 2632      | <b>I (continued)</b><br><b>Indiana</b><br>Indiana Hospice and<br>Palliative Care Organization<br>317 338 - 4049 |
|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| <b>G</b><br>Georgia<br>Georgia Hospice<br>Organization<br>877 924 - 6073<br>770 924 - 9255 | <b>lowa</b><br>lowa Hospice<br>Organization<br>515 243 - 1046                                                   |
| <b>H</b><br>Hawaii<br>Hawaii Islands Hospice<br>Organization<br>808 924 - 9255             | K<br>Kansas<br>Association of Kansas<br>Hospices<br>888 202 - 5433<br>316 263 - 6380                            |
| I<br>Idaho<br>Idaho Hospice<br>Organization<br>208 381 - 2721                              | <b>Kentucky</b><br>Kentucky Association of<br>Hospice and Palliative<br>Care<br>888 322 - 7317                  |
| Illinois<br>Illinois State Hospice<br>Organization<br>888 844 - 7706                       | L<br>Louisiana<br>Louisiana Hospice<br>Organization<br>888 546 - 1500<br>504 945 - 2414                         |

Telephone Numbers For State Hospice Organizations (continued) - States M through N

| <b>M</b>                                                                                                           | <b>M (continued)</b>                                                                |
|--------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Maine                                                                                                              | <b>Mississippi</b>                                                                  |
| Maine Hospice Council                                                                                              | Mississippi Hospice                                                                 |
| 800 438 - 5963                                                                                                     | Organization                                                                        |
| 207 626 - 0651                                                                                                     | 662 915 - 7391                                                                      |
| <b>Maryland</b>                                                                                                    | <b>Missouri</b>                                                                     |
| Hospice Network of                                                                                                 | Missouri Hospice and                                                                |
| Maryland                                                                                                           | Palliative Care Association                                                         |
| 410 729 - 4571                                                                                                     | 816 350 - 7702                                                                      |
| Massachusetts<br>Hospice and Palliative<br>Care Federation of<br>Massachusetts<br>800 962 - 2973<br>781 255 - 7077 | <b>Montana</b><br>Association of Montana<br>Health Care Providers<br>406 442 - 1911 |
| Michigan<br>Michigan Hospice and<br>Palliative Care<br>Organization<br>800 536 - 6300<br>517 886 - 6667            | <b>N</b><br>Nebraska<br>Nebraska Hospice<br>Association<br>308 687 - 6065           |
| Minnesota                                                                                                          | <b>Nevada</b>                                                                       |
| Minnesota Hospice                                                                                                  | Hospice Association of                                                              |
| Organization                                                                                                       | Nevada                                                                              |
| 651 659 - 0423                                                                                                     | 702 796 - 3134                                                                      |

| Telephone Numbers For State Hospice            |  |  |
|------------------------------------------------|--|--|
| Organizations (continued) - States N through P |  |  |

| <b>N (continued)</b><br><b>New Hampshire</b><br>New Hampshire Hospice<br>Organization<br>603 228 - 9870 | <b>N (continued)</b><br><b>North Dakota</b><br>North Dakota Hospice<br>Organization<br>701 237 - 4629 |
|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| <b>New Jersey</b><br>New Jersey Hospice and<br>Palliative Care<br>Organization<br>908 233 - 0060        | O<br>Ohio<br>Ohio Hospice and<br>Palliative Care<br>Organization<br>614 485 - 0021                    |
| New Mexico<br>New Mexico and Texas<br>Hospice Organization<br>800 580 - 9270<br>512 454 - 1247          | <b>Oklahoma</b><br>Hospice Association of<br>Oklahoma<br>800 356 - 0622                               |
| New York<br>New York State Hospice<br>Association<br>800 611 - 9710<br>518 446 - 1483                   | <b>Oregon</b><br>Oregon Hospice<br>Association<br>503 228 - 2104                                      |
| North Carolina<br>Hospice for the Carolinas<br>800 662 - 8859<br>919 677 - 4100                         | <b>P</b><br><b>Pennsylvania</b><br>Pennsylvania Hospice<br>Network<br>717 230 - 9993                  |

| Telephone Numbers For State Hospice<br>Organizations (continued) - States P through V                              |                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| <b>P (continued)</b><br><b>Puerto Rico</b><br>Puerto Rico Home Health<br>and Hospice Association<br>787 897 - 7040 | <b>T</b><br><b>Tennessee</b><br>Tennessee Hospice<br>Organization<br>800 638 - 6411<br>615 228 - 1128 |
| <b>R</b><br><b>Rhode Island</b><br>Rhode Island State<br>Hospice Organization<br>800 338 - 6555<br>401 444 - 9070  | <b>Texas</b><br>Texas and New Mexico<br>Hospice Organization<br>800 580 - 9270<br>512 454 - 1247      |
| <b>S</b><br>South Carolina<br>Hospice for the Carolinas<br>800 662 - 8859<br>803 791 - 4220                        | <b>U</b><br>Utah<br>Utah Hospice<br>Organization<br>801 321 - 5661                                    |
| <b>South Dakota</b><br>South Dakota Hospice<br>Organization<br>605 668 - 8327                                      | V<br>Vermont<br>Hospice Council of<br>Vermont<br>802 229 - 0579                                       |

#### **Telephone Numbers For State Hospice Organizations (continued) - States V through W**

#### V (continued) Virginia

Virginia Association for Hospices 540 686 - 6448

#### W

#### Washington

Washington State Hospice Organization 888 459 - 0438 509 456 - 0438

#### West Virginia

Hospice Council of West Virginia 800 788 - 5480 304 529 - 4217

#### Wisconsin

Hospice Organization of Wisconsin 608 233 - 7166

#### Wyoming

Wyoming Hospice Organization 307 362 - 1990

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