

Medicare’s Hospice Benefit

How to Qualify for Hospice Care

Medicare will provide coverage for your hospice care if you have part A and **meet all of the following:**

- Your hospice doctor and your primary care physician (if you have one) certify that you’re terminally ill (with a life expectancy of six months or less)
- You accept pain and symptom relief (palliative care) instead of care to cure your illness
- You sign a statement choosing hospice care instead of other Medicare-covered treatments for your terminal illness and related conditions
- You receive care from a Medicare-certified hospice agency

Once you begin receiving hospice benefits, you must create a plan of care with the hospice medical director and your loved ones or doctor.

Medicare-Covered Hospice Services

• Skilled nursing	• Durable medical equipment	• Nutrition and dietary counseling
• Skilled therapy	• Medical social services	• Prescription drugs for pain management and symptom control
• Pastoral care	• Aide and homemaker services	• Respite care

Hospice Costs

When you elect the hospice benefit, Original Medicare pays for all care related to your terminal condition, even if you have a Medicare Advantage Plan. Medicare pays in full for all the services described above, with some small exceptions:

- Prescriptions: **Inpatient** pain-management and symptom control drugs are covered in full. For **outpatient** pain-management and symptom-control drugs, you pay no more than \$5 for each prescription filled.
- Respite care: When you need care by someone other than your caregiver so your regular caregiver can rest, you pay 5 percent of the Medicare-approved amount.

Avoiding Hospice Fraud

Understand your diagnosis and conditions to ensure you receive appropriate care. Check your plan of care regularly and make sure that it is being followed by hospice providers. Review your Medicare Summary Notices (MSNs) to verify that the hospice provider billed Medicare for appropriate services. Contact your provider with questions. Never accept gifts in return for services! Report suspicious hospice offers and charges to your local Senior Medicare Patrol (SMP).

Where to Go for Help

- If you need assistance with understanding your hospice benefit or other aspects of your Medicare coverage, contact your State Health Insurance Assistance Program (SHIP).
- If you do not think you received the hospice services outlined on your MSN, contact your provider to inquire about a possible error.
- If you receive suspicious hospice offers or charges, contact your Senior Medicare Patrol (SMP) to discuss potential abuse or fraud.
- For questions about your MSN, you can call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048). Your SHIP or SMP program can also help you make sense of your MSNs and other insurance bills and statements.

Local SHIP Contact Information

Local SMP Contact Information

SHIP toll-free:

SMP toll-free:

SHIP email:

SMP email:

SHIP website:

SMP website:

To find a SHIP in another state:

- * Call 877-839-2675
- * Visit www.shiptacenter.org

To find an SMP in another state:

- * Call 877-808-2468
- * Visit www.smpresource.org

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