



## **Fact Sheet:** **Medicare and Hospice Care**

Medicare pays for hospice care if you are terminally ill with a life expectancy of six months or less and choose to receive hospice care rather than regular Medicare benefits for management of your terminal illness. Under Medicare, hospice is primarily a program of care provided in your home by a Medicare-approved hospice. Hospice services covered under Medicare Part A include:

- Physician services
- Nursing care
- Medical equipment and supplies
- Prescription drugs for pain and symptom relief
- Short-term inpatient care, including respite care
- Medical social services
- Physical therapy, occupational therapy and speech/language pathology services
- Dietary counseling
- Grief and loss counseling (for patients and their family)
- Hospice aide and homemaker services

You can receive inpatient care for up to five days at a time to provide some time off for the person who regularly provides care in the home.

There is no deductible for these hospice care benefits. Copayments are, however, required for the following two reasons:

- Prescription drugs or biologicals for pain relief and symptom management, for which patients can be charged no more than \$5 for each prescription.
- Patients may be charged 5% of the Medicare approved amount for inpatient respite care.

If you need medical services for a health problem unrelated to the terminal illness, regular Medicare benefits are available. When regular benefits are used, you are responsible for any Medicare deductible and coinsurance amount that must be paid.

### **Gaps in Hospice Coverage**

You pay:

- Limited charges for inpatient respite care and prescription drugs.
- Deductibles and coinsurance when regular Medicare benefits are used for treatment of a condition other than the terminal illness and related conditions.

## **Resources**

### **Southern Caregiver Resource Center**

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Web site: [www.caregivercenter.org](http://www.caregivercenter.org)

Southern Caregiver Resource Center offers free support services to caregivers of adults with chronic and disabling conditions in San Diego and Imperial counties. Services include information and referral, needs assessments, care planning, family consultation, case management, individual counseling, legal and financial consultation, respite care, education and training, and support groups.

### **Medicare**

[www.medicare.gov](http://www.medicare.gov)