



## Medicare and Hospice Care

### What is Hospice?

Hospice is a program of care and support for people with a terminal illness that are certified to live 6 months or less. Hospice care is provided, generally in the home, by a specially trained team that cares for the physical, emotional, social, and spiritual needs of the terminally ill. Support is also provided to the family members. Coverage includes drugs for pain relief and symptom management; medical, nursing and social services; certain durable medical equipment; grief counseling and other covered services.

### Does Medicare cover Hospice?

Medicare will cover hospice care if you meet the following conditions:

- You must have Medicare Part A (also known as hospital insurance).
- The hospice care must be certified by a doctor and the hospice medical director as terminally ill and have 6 months or less to live if the illness runs its normal course.
- You must sign a statement choosing hospice care instead of treatment for the terminal illness. (Note: Medicare will still pay for covered benefits for any health problems that aren't related to your terminal illness.)
- Your hospice care must be performed by a Medicare-approved provider.

### How much do I have to pay for Hospice?

Medicare pays the hospice provider for hospice care. You pay no more than \$5 for each prescription drug or product for pain relief and symptom control. If you receive hospice in an inpatient setting, you may have to pay 5% of the Medicare approved amount.

### What if I have a Medicare Advantage Plan?

All Medicare-covered hospice care services are covered under Original Medicare, even if you are enrolled in a Medicare Advantage plan. If your Medicare Advantage Plan covers extra services such as vision and dental, these services will be covered by the plan while you are on hospice as long as the monthly premium is paid. If you are receiving hospice care, you will use Original Medicare to get care for any healthcare need not related to the terminal illness. However, you are responsible for the premiums, deductible and coinsurance amounts for all Medicare-covered services.

### **Spotlight on Scams:**

The GeorgiaCares Senior Medicare Patrol has received several complaints against agencies that are billing Medicare for hospice services for a person who is not terminally ill.

**Why is this a problem?** Not only does this waste tax payer money and contribute to the \$60 billion wasted each year in healthcare fraud, it also causes problems for you. If someone signs you up for hospice and you do not need it, you can run into problems getting the healthcare services you need.

**How does this happen?** One example is telling people with Medicare that hospice is no longer just for the terminally ill and you can sign up to get someone to help you at your home and get nutrition shakes, such as Ensure. Remember, hospice is only for people with a terminal illness. Also, make sure you talk to your doctor before agreeing to any service including hospice. Fraudulent organizations typically use their own doctor who is in on the scam.