

Paying for End-of-Life Care

How to pay for the rising costs of health care? Concerns over these costs are shared not only by elected officials but by almost every family across the country. Many baby boomers are providing care for their aging parents just as they are facing their own health care issues.

Yet, for more than 25 years, the Medicare Hospice Benefit has provided a model for financing end-of-life care that can bring great relief and support to families during one of life's most difficult times.

This benefit covers virtually all aspects of hospice care with little out-of-pocket expense to the patient or family. As a result, the financial burdens often associated with caring for a terminally-ill patient are lifted.

Hospice care also offers supports to the loved ones of the patient; this brings an added level of relief to the dying person, knowing their loved ones are being cared for as well.

Hospice is paid for through the Medicare Hospice Benefit, Medicaid Hospice Benefit, and most private insurers. In addition, most private health plans and Medicaid in 47 States and the District of Columbia cover hospice services. If a person does not have coverage through Medicare, Medicaid or a private insurance company, hospices will work with the person and their family to ensure needed services can be provided.

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

- Doctor services
- Nursing care
- Medical equipment (like wheelchairs or walkers)
- Medical supplies (like bandages and catheters)
- Drugs for symptom control and pain relief
- Short-term care in the hospital, including respite and inpatient for pain and symptom management
- Home health aide and homemaker services
- Physical and occupational therapy
- Speech therapy
- Social work services
- Dietary counseling
- Grief support

Medicare will still pay for covered benefits for any health problems that aren't related to a terminal illness.

Hospice and palliative care involves a team-oriented approach to expert medical care, pain management, and emotional and spiritual support expressly tailored to the patient's needs and wishes. Families making end-of-life decisions for a loved one need compassion and support, not financial worries. The Medicare Hospice Benefit helps alleviate these concerns.

For more information, call your local Heart To Heart Hospice office at 1-866-813-4731, visit us online at www.heart2hearthospice.com or contact the Caring Connections HelpLine at 800-658-8898 (the Multilingual Line at 877-658-8896) or visit www.caringinfo.org.

This information is provided by the National Hospice and Palliative Care Organization and Heart to Heart Hospice.