Quick Guide to Understanding Hospice Care

After a cancer diagnosis, people should be able to make decisions about care and treatment that meet their needs and honor their values. This is the case even when someone is nearing the end of their life. There may still be different options for care and treatment to explore, even if someone decides they are no longer trying to cure their medical condition. One of these options is hospice care. Sometimes, people confuse hospice care and palliative care. Palliative care is an important part of hospice care, but it isn't the same thing. This Quick Guide explains what hospice care is and how it is paid for.

What is hospice care & how is it different from palliative care?

Hospice is a comprehensive, holistic program of care and support for terminally ill patients and their families. Its focus is making a patient comfortable, providing pain relief, and managing symptoms, rather than curing the patient's illness.

Hospice is sometimes confused with palliative care. Palliative care focuses on providing pain relief and managing symptoms for people with serious medical conditions. Sometimes those medical conditions are life-threatening, but not always. Sometimes palliative care may be provided together with care aimed at curing a medical condition. Palliative care can also be provided during hospice care.

Who qualifies for hospice care?

To qualify for hospice care, a patient's doctor must indicate that they are expected to die within six months, if their illness follows its natural course. This does not mean that hospice will be limited to six months. As long as a doctor re-certifies that the patient's illness remains life-limiting and is expected to result in death within six months, a person can stay in hospice care. Someone who has entered hospice care is not required to remain in hospice care if they change their mind and decide they want to resume treatment to cure their medical condition.

What services are part of hospice care?

The goal of hospice is to keep the patient free from symptoms and pain for as long as possible, while providing emotional support to the patient and their family. Hospice care may include:

- Managing pain and other symptoms
- Providing medications, medical supplies, and equipment
- Teaching family members skills to help them provide care for their loved one
- Delivering special services like speech and physical therapy
- Making short-term inpatient care available when pain or other symptoms become too difficult to manage at home
- Offering support with the emotional and spiritual aspects of dying
- Providing counseling, including bereavement services, to family members and loved ones

Who is part of the hospice care team?

The hospice care team is a family-centered team of professionals, including doctors, nurses, social workers, counselors, chaplains, home health aides, and volunteers. The team coordinates and supervises care 24 hours a day, 7 days a week.

Where is hospice care offered?

Hospice care is most often offered at home, for the comfort of the patient and their family. Supplies, including hospital beds and medicine, will be brought directly into the home. But hospice care can also be offered at an assisted living residence, skilled nursing facility, or in another setting. There also may be times when a patient temporarily needs to be in a hospital or inpatient hospice center. The home hospice team can arrange for inpatient care and will stay involved in the care and with the family.

How is hospice care covered by health insurance?

- **Private Health Insurance:** Many private health insurance plans offer some coverage for hospice care. Patients and families should contact the insurance plan to learn about coverage. Details vary from plan to plan.
- **Medicare:** Medicare covers hospice care, whether someone has Original Medicare or a Medicare Advantage plan. Generally, Medicare Part A covers hospice care. As of 2021, there are certain limited times when someone with a Medicare Advantage plan may have their hospice care covered directly through their plan. For details about Medicare's coverage of hospice, including eligibility: medicare.gov/Pubs/pdf/02154-medicare-hospice-benefits.pdf
- **Medicaid:** Medicaid covers hospice care, but details of coverage vary by state. Medicaid and CHIP-eligible individuals under age 21 who choose hospice are also able to receive care for curing their medical condition. To find contact information for your state's Medicaid program: TriageCancer.org/StateResources
- **Veterans Health Administration (VA) Health Care:** Hospice care is part of the VA Standard Medical Benefits Package. To learn more: va.gov/GERIATRICS/pages/Hospice_Care.asp
- **Uninsured Patients:** There may be hospice providers that offer free or low-cost services. There may also be financial assistance available through private organizations. For more information: TriageCancer.org/cancer-finances-financial-assistance

How do you find a hospice program?

You can find a hospice program by asking people you know, by talking to members of your health care team, or by doing online research. The American Cancer Society provides tips for what to look for in a hospice program: medicare.gov/Pubs/pdf/02154-medicare-hospice-benefits.pdf. You may be able to find a referral through the National Hospice and Palliative Care Organization or the National Association for Home Care and Hospice: nhpco.org/find-a-care-provider and agencylocator.nahc.org

Finding a hospice program can take time. So, it can be helpful to try to find a program while the patient is still able to participate in the selection process. People can express their preferences about hospice as part of their advance health care directives, physician's/medical orders for life-sustaining treatment (POLST or MOLST forms), or related medical documents. To learn more: TriageCancer.org/QuickGuideAdvanceDirectives.

For more information about end-of-life care and estate planning: TriageCancer.org/EstatePlanning.

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