RIVER CITY HOSPICE

WHO PAYS FOR HOSPICE CARE?

A simple guide to coverage, benefits, and possible costs.

Hospice may be covered by Medicare, Medicaid, and many private insurance plans. Coverage depends on eligibility, the payer's rules, and the services included in the patient's hospice plan of care.

MEDICARE HOSPICE BENEFIT

Eligible patients with Medicare Part A may receive hospice coverage after meeting hospice requirements and electing the benefit. Medicare covers services related to the terminal illness and related conditions through the hospice provider.

TEXAS MEDICAID

Texas Medicaid may cover hospice for beneficiaries who meet hospice eligibility and Medicaid requirements. The hospice team can help identify the applicable coverage and explain the benefit.

PRIVATE INSURANCE

Many private and employer-sponsored plans include hospice benefits. Coverage details, network requirements, authorizations, and cost-sharing vary by plan.

WHAT MAY BE COVERED

Hospice services may include nursing and physician care, symptom-related medications, medical equipment and supplies, hospice aide services, social work, counseling, and eligible short-term inpatient services.

WHAT PATIENTS MAY PAY

Under Medicare, most covered hospice services generally have no cost-sharing. Small prescription copayments may apply; inpatient respite care may have coinsurance. Facility room and board is generally not covered by Medicare hospice.

HELP UNDERSTANDING BENEFITS

Before services begin, ask the hospice team to review coverage, explain what is included, identify any potential costs, and clarify services that may be unrelated to the terminal illness.

QUESTIONS TO ASK ABOUT COVERAGE

IS HOSPICE COVERED?

Which hospice benefit or insurance plan will cover the patient?

WHAT IS INCLUDED?

Which services, medications, equipment, and supplies are part of the plan?

ARE THERE COSTS?

Are there copayments, coinsurance, room-and-board charges, or other costs to discuss?

Coverage can vary. Ask the hospice team to review the patient's specific benefits and explain costs before they arise.

Educational information only. Medicare and Medicaid rules, eligibility, and coverage are subject to program requirements and change over time.

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