# Pipestone County Medical Center & Family Clinic Avera

# Navigating End-of-Life Care: Understanding What Hospice Covers

When faced with a terminal illness, many individuals and families in Pipestone County and beyond are unsure about what services and support are available under hospice care. Thankfully, Medicare and many other payers offer comprehensive benefits to ensure comfort and support during this critical time.

## What Qualifies for Hospice Coverage?

Hospice benefits are generally available if your hospice physician and/or regular primary care provider certifies that your health condition meets the qualifications. This typically involves a life expectancy of six months or less if the illness follows its typical course. It's important to note that this is an estimate, and your prognosis can be reassessed throughout your care journey.



### What Does Hospice Cover?

Once your eligibility is established and you choose hospice care, the hospice benefit covers everything you need related to your terminal illness and related conditions. This includes:

- Professional care: Physician services, nursing care, and social work support
- Medical supplies: Equipment like wheelchairs or walkers, medication, bandages, and catheters
- Symptom management: This includes medications and short-term inpatient care to address pain and other symptoms.
- Emotional and spiritual support: Grief and loss counseling for you and your family
- Home care: Most hospice care is provided in your preferred setting, whether your home, a nursing facility, or an assisted living facility.
- Respite care: Short-term breaks for caregivers to manage their own well-being.

### **Important Considerations:**

While hospice covers most expenses related to your terminal illness, it does not include room and board.

Other payers, including Medicare Advantage, Veterans Affairs, and most private insurance and medical assistance programs, also offer hospice coverage. It's important to contact your hospice team to understand your specific coverage options.

Hospice care is not a one-way street. You can suspend hospice at any time to pursue curative treatment options, and you still have access to covered services for unrelated health conditions.

Remember, choosing hospice care is a personal decision. If you are facing a terminal illness, seeking guidance from a trusted healthcare professional can help you explore your options and understand the comprehensive support available through hospice care. Feel free to contact Pipestone County Hospice at 507-825-6024 for a free consultation, and let us guide you toward comfort and peace every step of the way.