

# Insurance, Resources, and Closing

## Insurance and Financial Guidance

Hospice and Beyond Palliative Care is certified by Medicare and recognized by most private insurance and Medicaid programs. Hospice care is typically covered 100% under the Medicare Hospice Benefit.

### What's Included Under Coverage

- Physician and nursing services
- Home health aide and personal care
- Social work and counseling services
- Spiritual care
- Medications related to the terminal diagnosis
- Durable medical equipment and supplies
- 24-hour on-call services
- Bereavement counseling for families

### Financial Counseling and Assistance

Our social workers help families understand coverage and any potential out-of-pocket costs. If a patient does not have insurance, we review payment options and available community resources. We will never deny hospice care based solely on inability to pay.

#### Before You Pay Out of Pocket

Always consult your hospice nurse or social worker first. Many items that appear to be "non-covered" may still be available through alternate programs, charitable funding, or state resources.

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## Common Myths and Facts

#### **Myth: Hospice means giving up hope.**

**Fact:** Hospice focuses on living fully and comfortably, not on giving up. Patients often live longer and more peacefully with hospice support.

#### **Myth: Hospice care is only for the last few days of life.**

**Fact:** Hospice can begin when a physician determines a life expectancy of six months or less — many patients receive months of

#### **Myth: Hospice is a place you go to.**

**Fact:** Hospice is a service, not a place. Most care happens right at home.