

Hospice care focuses on providing physical, emotional, social, spiritual and bereavement assistance for individuals facing an end-stage illness.



Financial Peace of Mind

for Patients and their Families

For individuals who qualify, almost all hospice care costs are paid by Medicare Hospice Benefits.

Table of Contents

Understanding Medicare	
Hospice Benefits	2
Common Questions and Answers	3
Additional Coverage	4

Medicare Hospice Benefits pay only for care related to the terminal illness. Your regular Medicare benefits continue to pay for care *unrelated* to the terminal illness.

For a complete explanation of Medicare Hospice Benefits, please refer to the Medicare Hospice Benefits brochure published by the Centers for Medicare & Medicaid Services.

Understanding Medicare Hospice Benefits

As a Hospice of Central Iowa patient, you and your family receive a wide variety of services designed to provide you with expert end-of-life care. These services are covered by Medicare, Medicaid and most private insurance plans.

Through Medicare, you may be eligible to receive Medicare Hospice Benefits, which cover virtually all health care costs related to the terminal illness.

Medicare Hospice Benefits Pay For:

- Physician guidance
- Nursing care
- Home health aide and homemaker services
- Chaplain services
- Social services
- Bereavement counseling and support
- Volunteer assistance
- Medications for symptom management and pain relief
- Medical equipment and supplies
- Physical, speech and occupational therapy
- Dietary counseling
- Laboratory work

To Receive Medicare Hospice Benefits

Contact a Hospice of Central Iowa referral coordinator, (800) 806-9934, for information about hospice care.

Eligibility Requirements

You can receive Medicare Hospice Benefits if you meet all of the following conditions:

- **You are a Medicare Part A** beneficiary and meet Medicare guidelines for hospice care.
- **A physician certifies that you have a terminal illness** and that you may not live beyond six months.
- **You choose to use your Medicare Hospice Benefits** by signing a hospice Medicare benefit election form (available from Hospice of Central Iowa). This voluntary election indicates you understand the nature of your illness and the characteristics of hospice care.
- **You receive care from a Medicare-certified hospice**, such as Hospice of Central Iowa.

Common Questions and Answers

How is hospice care different from curative care?

Curative treatment seeks to extend the quantity of life by treating the disease, while hospice care focuses on improving the quality of life by optimizing patient comfort. Hospice of Central Iowa patients and their families receive a full range of services designed to provide comfort, dignity and peace of mind.

If I select Medicare Hospice Benefits, do I continue seeing my own physician?

Absolutely. Your physician continues to be your doctor. He or she approves the plan of care, and the hospice team works with your physician to provide that care. A Hospice of Central Iowa medical director serves as a consultant to your physician and as a resource expert for the hospice team.



If I choose to receive Medicare Hospice Benefits, can I stop hospice care and pursue curative treatment again?

Yes. You are not “locked in.” You can choose to stop coverage under Medicare Hospice Benefits at any time. If you do, routine care for your illness is covered by regular Medicare benefits as before your hospice care. There is no penalty. You can also re-enroll in the Medicare Hospice Benefits at anytime, as long as you are eligible.

How long can I receive hospice care?

You can choose to receive hospice care for as long as your physician certifies that you are terminally ill and may not live beyond six months. If you live more than six months, but your doctor still certifies that you are terminally ill, you continue to receive hospice care.

You do not “lose” benefits by signing up for Medicare Hospice Benefits; you gain specialty services to care for your terminal illness.

Medicare Payments

Medicare pays the hospice directly, freeing families from most of the paperwork.

Under Medicare Hospice Benefits, a patient is financially responsible only for:

- A co-payment of 5 percent or \$5 (whichever is less) per prescription for medications related to the terminal illness
- A co-payment of approximately \$6 per day if using respite care

All other services provided under Medicare Hospice Benefits are provided at no charge to the patient.

About Medicaid

For individuals who qualify for Medicaid benefits, prescription medications, respite care costs and other hospice services related to the terminal illness are fully covered.

For information about Medicaid, visit the Iowa Department of Human Services at www.dhs.state.ia.us, or call toll-free: 1 (800) 972-2017.



Additional Coverage

Some individuals do not qualify for Medicare benefits. If that is the case for you, rest assured that you and your family can still receive the care you need. *No one is turned away from Hospice of Central Iowa because of financial need.*

There are other avenues for financial coverage, including:

- **Private insurance** – Most private insurance companies offer coverage for hospice care. Please review your plan’s benefits.
- **Medicaid** – Medicaid is a health insurance program that helps many people who can’t afford medical care pay for some or all of their medical bills.
- **Hospice of Central Iowa Foundation** – Each year, the Foundation provides hundreds of thousands of dollars to individuals and families who need assistance during this difficult time. The generosity of donors ensures that no patient is ever turned away because of an inability to pay.

A Hospice of Central Iowa social worker can help you review your financial coverage options.

HOSPICE OF CENTRAL IOWA OFFICES

The Bright Center
401 Railroad Place
West Des Moines, IA 50265-4730
(515) 274-3400
(800) 806-9934
fax (515) 271-1302 (clinical)
fax (515) 274-1137 (admin.)

Boone Office
811 Story Street
Boone, IA 50036-2712
(515) 423-4060 and (800) 334-1052

Centerville Office
118 East Jackson Street
Centerville, IA 52544-1708
(641) 856-5502 and (800) 500-2614

Knoxville Office
307 E. Main Street
Knoxville, IA 50138-2508
(641) 842-4312 and (800) 350-9209

Mount Ayr Office
107 South Fillmore Street
Mount Ayr, IA 50854-1823
(641) 464-2088 and (888) 464-7222

Mount Pleasant Office
204 S. Jefferson Street, Suite 103
Mount Pleasant, IA 52641-2161
(319) 385-4472 and (888) 385-4472

Perry Office
1205 Second Street
Perry, IA 50220-1507
(515) 465-4705 and (888) 206-0080

KAVANAGH HOUSES

our residential hospice care facilities

Kavanagh House on 56th Street
900 56th Street
Des Moines, IA 50312-1806
(515) 255-0857

Kavanagh House on Grand Avenue
1821 Grand Avenue
West Des Moines, IA 50265-5098
(515) 327-1172