

# Hospice Care

## In General

Hospice care is a method for caring for the terminally ill that helps those individuals continue their lives with as little disruption as possible. This type of care emphasizes supportive services, such as home care and pain control, rather than the cure-oriented services provided in institutions.

Covered persons who are terminally ill are eligible to receive hospice benefits in lieu of most other plan benefits.

## Hospice Services

Hospice benefits include:

- Services of a physician and a registered graduate nurse
- Physical and speech therapy
- Home health aide by a registered graduate nurse
- Medically necessary short term hospital care.

Hospice services that are not reasonable and necessary for the palliation or management of terminal illness are excluded from coverage.

## Eligibility

Hospice care is covered only for those beneficiaries who are terminally ill. A participant will be considered to be terminally ill if there is a medical prognosis that the life expectancy of such beneficiary is six months or less. There must be certification by the participant's attending physician and the medical director (or staff physician) of the hospice program providing the care that the beneficiary is terminally ill.

In addition to the physician certification requirements, a written plan for providing hospice care must be established before such care may be provided by, or under arrangements made by, a hospice program. The written plan of care must be established by the attending physician, medical doctor, or physician degree and interdisciplinary group (this group must have at least one physician, one registered professional nurse, one social worker, and one pastoral or other counselor) and periodically reviewed by the beneficiary's attending physician (as well as by the medical director and the staff). The care provided by the hospice must be provided pursuant to this established plan of care.

A physician is an attending physician for certification purposes if such physician (who may be employed by a hospice program) whom the patient identifies as having the most significant role in the determination and delivery of medical care to the patient at the time the patient makes an election to receive hospice care. A patient need not have an

attending physician; in such a case the medical director of the hospice or a staff physician can perform an attending physician's certification functions.

## **Benefits**

The Schedule of Benefits shows two expense limits:

- The maximum payable for hospice room and board benefits.
- The maximum payable for ancillary benefits.

Only expenses which are reasonable and customary are payable.

## **Excluded Services**

Certain services are not covered.

- Counseling and bereavement services rendered to family members are not covered.
- Charges for pastoral and dietary services are not covered unless legislation takes precedence.
- Charges for psychological counseling or social services provided to the covered person are not covered.

## **Reviewing Hospice Claims**

The following steps should be taken by the auditor/reviewer as regards hospice claims:

- Review the written plan of care and medical record for continuous care claims. Determine whether the Covered Person needed and received continuous care services (i.e., more than 50 percent skilled nursing care).
- If the medical records do not support that continuous care services were necessary for the palliation or management of the Covered Person's terminal illness during period of crises, deny the claim.
- Determine whether or not the services provided were related to the Covered Person's terminal illness and stipulated in the plan of care.
- If the review of medical records indicates that services provided were medically necessary and appropriate for the control of pain or acute or chronic symptom management as outlined in the Covered Person's plan of care, approve the claim.

If the review indicates that inpatient or continuous home care services provided were not stipulated in the Covered Person's plan of care, deny the claim.