

Who Pays for Hospice Care?

Payor Sources

Medicare and Medicaid both have a hospice benefit that will pay for most, if not all, hospice services related to the terminal diagnosis. The patient will continue to be covered by Medicare, Medicaid or their private insurance for treatment of any unrelated diagnosis or medical problems. Hospice is a managed care health care delivery system. Any physician office visits, emergency room visits, hospitalizations or treatments related to the terminal diagnosis must be coordinated with the Gaston Hospice team in order to ensure payment. In general, a service is covered under the Hospice Medicare Benefit if it improves the comfort or quality of life of the patient.

Private Insurance generally covers hospice care. You may contact your own insurance company if you have concerns about coverage, or the Gaston Hospice staff will be glad to help determine the hospice benefit you have available. If you have private insurance, you will be responsible for the portion of the cost of care not covered by your insurance plan. If this situation presents a financial hardship, you may request to have a financial assessment of your individual situation.

For those individuals with no coverage, fees may be charged on a sliding scale based upon income and number of family members. Please ask to speak to your social worker if you wish to have your financial situation assessed.

No one is denied hospice care because they lack financial reimbursement. With the generous donations by the community, United Way and other funding sources, Gaston Hospice is able to offer care to everyone, regardless of their ability to pay.

Medications

In most cases, the Medicare Hospice benefit or other payment source pays for medications related to the terminal diagnosis. These medications will be ordered through Hospice Pharmacia, our contracted pharmacy and delivered right to your home by FedEx or UPS. Certain medications are not covered. Your nurse will explain which medications are covered and which are not.

Medical Equipment

Gaston Hospice will arrange delivery of durable medical equipment needed for your comfort and ease of care, such as a hospital bed, oxygen, wheelchair, etc. The equipment must be ordered by us and is obtained from our contracted medical equipment supplier in order for us to cover the cost. Certain items are not covered, and your nurse will explain what is not covered.

Supplies

We can provide disposable medical supplies, such as adult diapers, foley catheters, Boost or Ensure nutritional supplements, etc. These make caring for the patient at home easier for the caregiver and improve comfort for the patient. If the caregiver prefers specific brands not supplied by Gaston Hospice, these can be purchased by the family.