



# Medicare and Hospice:

## What you should know about eligibility, benefits, and fraud

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**Greater Wisconsin Agency on Aging Resources (GWAAR)**

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# **What are we going to talk about today?**

- ✓ **General Overview of Medicare**
- ✓ **Eligibility Guidelines for Hospice under Medicare**
- ✓ **Hospice Care Provider Selection**
- ✓ **Levels of Hospice Care for Medicare billing purposes**
- ✓ **How to protect, detect and report Medicare fraud**

# What is Medicare?



Federal health insurance program  
created in 1965



- People ages 65 and older
- Some people with disabilities under 65
- And a few others

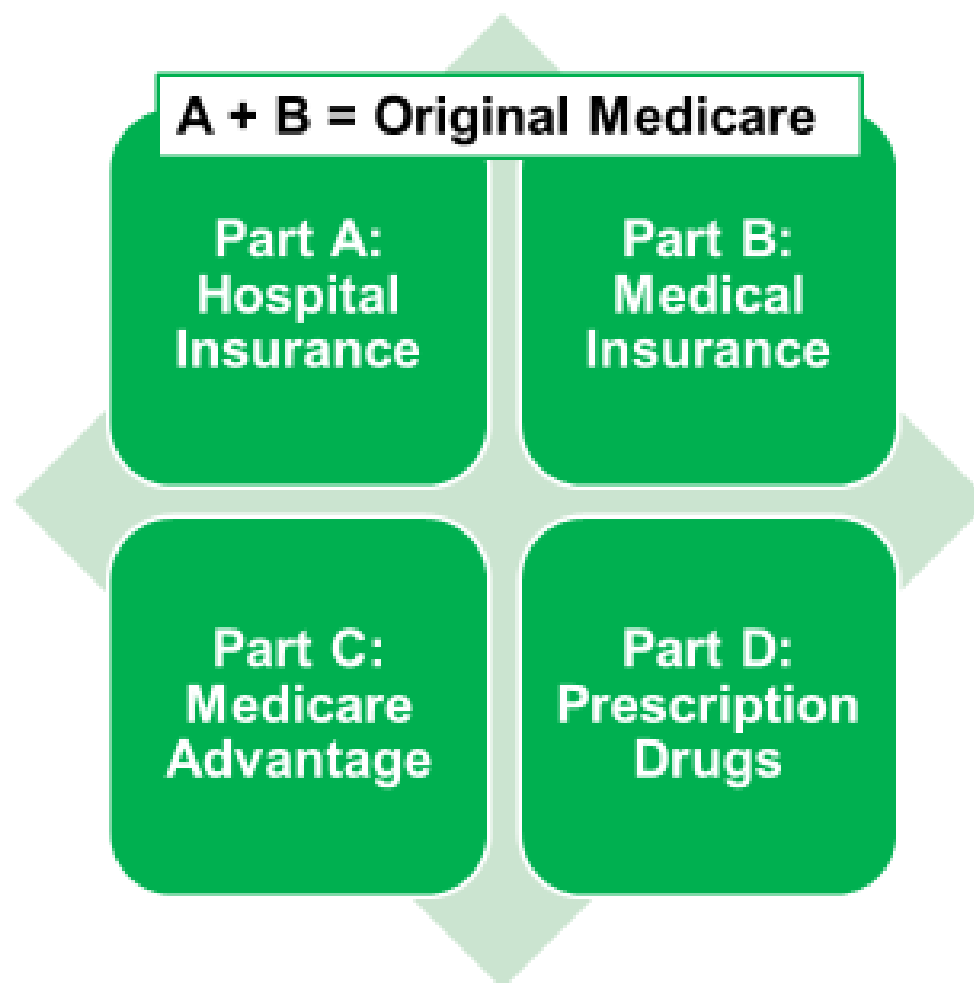


Not designed to pay 100% of all  
medical bills



Covers over 59 million people

# Parts of Medicare





## **To Elect Hospice, you must:**

- ✓ **Be enrolled in Medicare Part A**
- ✓ **Doctor certified terminal illness**
- ✓ **Signed statement electing to have Medicare pay for palliative care (pain management) rather than curative care**
- ✓ **Receive care from a Medicare-certified hospice agency**



# Hospice Care Benefit Periods

- ✓ 90-day benefit period
- ✓ 90-day benefit period
- ✓ Unlimited number of 60-day benefit periods

**\*\**Dr. must re-certify terminal illness at the start of each new benefit period\*\****



# **Finding a Hospice Program: some questions to consider**

- ✓ **Is the agency Medicare-certified?**
- ✓ **Are the caregivers trained to provide care at home?**
- ✓ **How will your doctor work with the doctor from the hospice provider?**
- ✓ **How many other patients are assigned to each member of the hospice care staff?**
- ✓ **Will the hospice staff meet regularly with you and your family to discuss care?**
- ✓ **How does the hospice staff respond to after-hour emergencies?**



# Medicare hospice benefit **WILL cover:**

- ✓ Doctor or nursing care
- ✓ Medical Equipment
- ✓ Medical Supplies
- ✓ Prescription drugs for symptom control or pain relief
- ✓ Hospice aide
- ✓ Physical Therapy
- ✓ Occupational Therapy
- ✓ Dietary counseling
- ✓ Social Work
- ✓ Grief and loss counseling for family
- ✓ Short-term inpatient care for pain management
- ✓ Short-term respite care (up to 5 days)





# Medicare hospice benefit will NOT cover:

- ✓ Treatment to cure the illness
- ✓ Medications to cure the illness
- ✓ Emergency Room visits or Ambulance Service (unless part of unrelated condition of hospice care plan itself)
- ✓ Services from a provider *not* approved by the hospice team
- ✓ Room & board



# **Levels of Hospice Care**

*Hospice agencies are paid a daily rate depending on the level of patient care*

- ✓ **Routine Home Care**
  
- ✓ **Continuous Home Care**
  
- ✓ **Inpatient Respite Care**
  
- ✓ **General Inpatient Care**



# Switching Gears...

## Medicare Fraud & Abuse





**The SMP mission is...**

**to empower and assist Medicare beneficiaries, their families, and caregivers**

**to prevent, detect, and report health care fraud, errors, and abuse**

**through outreach, counseling, and education.**





# What is hospice care fraud?

- ✓ Providing services to patients who are not terminally ill
- ✓ Paying incentives to referral sources (such as physicians or nursing homes)
- ✓ Billing for a higher level of care than was actually provided or needed
- ✓ Targeting assisted living facility and nursing home residents whose life expectancy exceeds six months



# What is hospice care fraud? (continued)

- ✓ Failing to obtain physician certification on plans of care
- ✓ **Falsifying records to fake eligibility or physician certification**
- ✓ High-pressure marketing of hospice services to beneficiaries who do not qualify for Medicare-covered hospice care
- ✓ **Providing inadequate or incomplete services**



# How can I protect myself from hospice care fraud?

- ✓ Remember the rules about Medicare's coverage of hospice care services
- ✓ Protect your Medicare number
- ✓ Check your Medicare Summary Notices (MSNs) and other billing statements regularly
- ✓ Keep track of doctor appointments and services
- ✓ If you have a question, **ASK!** Be your own best advocate!



# Contact Wisconsin Senior Medicare Patrol:

**Call Toll-free: 888-818-2611**

To report suspected fraud/abuse

For training, speakers, and/or materials

To learn more about volunteer opportunities

**Visit us online:**

**[www.GWAAR.org/SeniorMedicarePatrol](http://www.GWAAR.org/SeniorMedicarePatrol)**

**Like us on Facebook:**

**[@WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)**





# **Additional Resources**

**State Health Insurance Assistance  
Program (SHIP): 800-242-1060**

**Medicare: 800-MEDICARE  
(800-633-4227) OR [www.medicare.gov](http://www.medicare.gov)**

**Your Medicare Advantage Plan/Part D  
Plan**



# Additional Resources

**Elder Benefit Specialists & Disability Benefit Specialists (housed at Aging & Disability Resource Centers or Aging Units)**

- ✓ <https://www.dhs.Wisconsin.gov/benefit-specialists/counties.htm>



# **Additional Resources**

## **Board on Aging & Long Term Care**

- ✓ **Part D Helpline (age 60+): (855)677-2783**
- ✓ **Medigap Helpline: (800) 242-1060**
- ✓ **Ombudsman Program: (800) 815-0015**



# Additional Resources

- ✓ **WI Department of Health Services**
  - ✓ **Consumer Guide to Health Care for Hospice**
  - ✓ **Rules & Regulations**
  - ✓ **Division of Quality Assurance (DQA)**

<https://www.dhs.Wisconsin.gov/regulations/hospice/introduction.htm>

<https://www.dhs.Wisconsin.gov/regulations/hospice/forms.htm>



# Did we cover everything we planned to cover?

- ✓ **General Overview of Medicare**
- ✓ **Eligibility Guidelines for Hospice under Medicare**
- ✓ **Hospice Care Provider Selection**
- ✓ **Levels of Hospice Care for Medicare billing purposes**
- ✓ **How to *protect, detect and report* Medicare fraud**

# Questions?





#AlzPossibleTogether

# Medicare Coverage of Hospice Care

## What is the Medicare hospice care benefit?

**Hospice is a program of end-of-life pain management and comfort care for those with a terminal illness.** Medicare's hospice benefit is primarily home-based and offers end-of-life palliative treatment, including support for your physical, emotional, and other needs. It is important to remember that the goal of hospice is to help you live comfortably, not to cure an illness.

### To elect hospice, you must:

- Be enrolled in Medicare Part A.
- Have a doctor certify that you are terminally ill, meaning a life expectancy of six months or less.
- Sign a statement electing to have Medicare pay for palliative care (pain management), rather than curative care (unless your provider is participating in a special demonstration program).
- Receive care from a Medicare-certified hospice agency.

**Once you choose hospice, all of your hospice-related services are covered under Original Medicare,** even if you are enrolled in a Medicare Advantage Plan. Your Medicare Advantage Plan will continue to pay for any care that is unrelated to your terminal condition. Your Part D plan may cover medications that are unrelated to your terminal condition.

## How can I elect the hospice benefit?

**If you are interested in Medicare's hospice benefit,** ask your doctor whether you meet the eligibility criteria for hospice care. If you do, ask your doctor to contact a Medicare-certified hospice on your behalf. There may be several Medicare-certified hospice agencies in your area.

Once you have found a Medicare-certified hospice, the hospice director (and your own doctor, if you have one) will certify that you are eligible for hospice care. Afterwards, you must sign a statement electing hospice care services and waiving curative treatments for your terminal illness. Your hospice team must consult you—and your primary care provider, if you wish—to develop a plan of care.

SHIP National Technical Assistance Center: 877-839-2675 | [www.shiptacenter.org](http://www.shiptacenter.org) | [info@shiptacenter.org](mailto:info@shiptacenter.org)

SMP National Resource Center 877-808-2468 | [www.smpresource.org](http://www.smpresource.org) | [info@smpresource.org](mailto:info@smpresource.org)

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# Medicare Coverage of Hospice Care

## How can I protect myself from hospice care fraud?

**Medicare fraud, errors, and abuse involve a wide range of behaviors that result in unnecessary costs to the Medicare program and potential harm to beneficiaries.** Hospice care beneficiaries may be vulnerable to fraud, errors, and abuse. Some examples of hospice care fraud, errors, and abuse can include:

- Providing services to patients who are not terminally ill
- Paying incentives to referral sources, such as physicians and nursing homes
- Billing for a higher level of care than was actually provided
- Failing to obtain physician certification on plans of care
- Falsifying records to fake eligibility or physician certification
- High-pressure marketing to beneficiaries who do not qualify for Medicare-covered hospice care
- Providing inadequate, incomplete, or no services

**Remember the rules about Medicare's coverage of hospice care services.** If you are not terminally ill and you have not signed a statement electing to have Medicare pay for palliative care, providers should not provide you with hospice services.

**Protect your Medicare number.** Only give your Medicare number to your doctors and other providers. Be careful when others ask for your Medicare number or offer free services if you provide your Medicare number.

**Check your Medicare Summary Notices (MSNs) and billing statements regularly.** Carefully look for any suspicious charges or errors. Use a calendar to track your doctors' appointments so you can quickly spot fraud, errors, or abuse. Remember that providers cannot offer you gifts or incentives for you to get services from them.

**Keep an eye out for offers to provide services that are never covered by Medicare.** If you see any suspicious charges or have any reason to believe your provider is inappropriately billing Medicare for hospice care services, call your provider or billing office to see if they have made a billing error.

## Medicare Coverage of Hospice Care

### Who can I contact if I need more assistance?

Call your **State Health Insurance Assistance Program (SHIP)** if you need help comparing coverage options or appealing a health or drug denial. Your SHIP can provide you with advice and counseling about Medicare's coverage rules.

Call your **Senior Medicare Patrol (SMP)** if you believe you were a victim of hospice care fraud or attempted fraud, errors, or abuse. SMP representatives can teach you how to prevent, detect, and report health care fraud, errors, and abuse.

Call **1-800-MEDICARE** if you have questions about Medicare's coverage of hospice care or if you need help finding a Medicare-certified provider in your area. You can also call 1-800-MEDICARE or visit [www.medicare.gov](http://www.medicare.gov) to get a copy of your Medicare Summary Notice (MSN).

Contact your **Medicare Advantage or Part D prescription drug plan** to learn about coverage rules, costs, or restrictions for health care services and medications that are unrelated to your terminal illness.

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 800-242-1060	SMP toll-free: 888-818-2611
SHIP email: <a href="mailto:boaltc@wisconsin.gov">boaltc@wisconsin.gov</a>	SMP email: <a href="mailto:smp-wi@gwaar.org">smp-wi@gwaar.org</a>
SHIP website: <a href="https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm">https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm</a>	SMP website: <a href="https://gwaar.org/senior-medicare-patrol">https://gwaar.org/senior-medicare-patrol</a>
<b>To find a SHIP in another state:</b> Call 877-839-2675 or visit <a href="http://ww.shiptacenter.org">ww.shiptacenter.org</a> .	<b>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://ww.smpresource.org">ww.smpresource.org</a> .
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