SIMPLYNAYA PLAIN-LANGUAGE GUIDE

What Medicare Covers for Hospice Care

Medicare Part A can cover a comprehensive hospice plan for an eligible person who chooses comfort-focused care. This overview will help you prepare for a conversation with Medicare and a hospice provider.

Who may qualify?

A person must have Medicare Part A. A hospice doctor and the person's regular doctor, if they have one, certify a life expectancy of six months or less if the illness follows its usual course. The person chooses comfort-focused hospice care and signs a hospice election statement.

What the benefit may include

Nursing and physician services, symptom management, hospice aide visits, social work and spiritual support, caregiver education, medications, medical equipment and supplies related to the terminal illness, short-term inpatient care and arranged respite care.

What a family might pay

Generally nothing for covered services from a Medicare-approved hospice; up to $5 for each outpatient prescription for pain and symptom management; and 5% of the Medicare-approved amount for inpatient respite care. Room and board usually remains the resident's responsibility.

Important coordination rule

Care related to the terminal illness generally must be provided or arranged by the chosen hospice. Contact hospice before using an emergency department, hospital or ambulance for a related need unless immediate emergency action is necessary.

Ask for the written addendum

You may request a written list of items, services and drugs the hospice considers unrelated to the terminal illness, including its reasons. Ask what will be covered before signing and whenever the plan changes.

How long can hospice continue?

The benefit begins with two 90-day periods, followed by an unlimited number of 60-day periods. Care may continue beyond six months when the person remains eligible and is recertified as required.

Your choices remain yours

A beneficiary may change hospice providers once during each benefit period. A person may revoke hospice and may elect it again later if eligible. Ask how either decision would affect care and coverage.

Questions to take to the hospice

Which current medications will continue? What equipment can be delivered, and how quickly? Which services or drugs might be considered unrelated? Who should we call before using a hospital or ambulance?

NOTES

SOURCES AND REVIEW

Last reviewed August 15, 2026. Medicare rules and costs can change. Confirm current information with Medicare and the selected hospice. SimplyNaya is independent and not endorsed by Medicare, CMS or HHS.

Medicare coverage