

## A Side-By-Side Comparison of Home Care, Home Palliative Care and Home Hospice

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There are generally three levels of care covered by insurance in the home setting: traditional home care, home palliative care, and home hospice. It can be confusing to understand which services are covered by which type of insurance coverage. *This document is for general information purposes, for specific information, check with a case manager or social worker.*

This table offers a side-by-side comparison of the three home services:

	<b>Home Care</b>	<b>Home Palliative Care</b>	<b>Home Hospice</b>
<b>Main Contact</b>	Registered nurse or physical therapist	Nurse practitioner, and/or registered nurse or physician	Registered nurse
<b>Insurance</b>	Varies	Varies	Hospice benefit
<b>Home Health Aide/CNA</b>	If ordered	If ordered	Member of hospice team
<b>Social Worker</b>	If ordered	Often member of palliative care team	Member of hospice team
<b>Chaplain</b>	Not available	If ordered	Member of hospice team
<b>Volunteers (music/art/massage therapist, visitor, reader, sitter)</b>	Not available	Not generally available	Services available
<b>Comfort Medications</b>	Insurance-dependent	Insurance-dependent	Hospice benefit
<b>Chemotherapy, Radiation Therapy, Dialysis</b>	Insurance-dependent	Insurance-dependent	Generally not available unless it is part of the plan of care to palliate symptoms on a case by case basis

	<b>Home Care</b>	<b>Home Palliative Care</b>	<b>Home Hospice</b>
<b>Antibiotics</b>	Insurance-dependent	Insurance-dependent	Occasional antibiotics
<b>Medical Equipment (hospital bed, bedside table, bedside commode, wheelchair)</b>	Insurance-dependent with copay	Insurance-dependent with copay	Hospice benefit
<b>24-Hour Care</b>	Private pay	Private pay	Varies by hospice agency and insurance
<b>Site of Care</b>	Home or assisted living with private pay	Home or assisted living with private pay	Home, or assisted living, nursing home, or hospice facility with private pay  Inpatient care is covered by hospice benefit if that level of care is indicated
<b>Bereavement</b>	Not available	Program specific	Hospice benefit

All home care assumes the primary caregiver is a family member, and not the nurse or other health care worker who visits the home. However, private duty nursing is available. Private duty nursing is not generally covered by insurance and is paid out-of-pocket at an hourly rate. Speak to a case manager or social worker if you have long term care insurance.

The above information includes general guidelines and will vary according to individual situations. Please discuss any questions with your hospice and palliative care team to make the best decision based on your goals.