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

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:

	Home Care	Home Palliative Care	Home Hospice
Main Contact	Registered nurse or physical therapist	Nurse practitioner, and/or registered nurse or physician	Registered nurse
Insurance	Varies	Varies	Hospice benefit
Home Health Aide/CNA	If ordered	If ordered	Member of hospice team
Social Worker	If ordered	Often member of palliative care team	Member of hospice team
Chaplain	Not available	If ordered	Member of hospice team
Volunteers (music/art/massage therapist, visitor, reader, sitter)	Not available	Not generally available	Services available
Comfort Medications	Insurance-dependent	Insurance-dependent	Hospice benefit
Chemotherapy, Radiation Therapy, Dialysis	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

	Home Care	Home Palliative Care	Home Hospice
Antibiotics	Insurance-dependent	Insurance-dependent	Occasional antibiotics
Medical Equipment (hospital bed, bedside table, bedside commode, wheelchair)	Insurance-dependent with copay	Insurance-dependent with copay	Hospice benefit
24-Hour Care	Private pay	Private pay	Varies by hospice agency and insurance
Site of Care	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
Bereavement	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.