

Medicare Covers Conversations About End of Life Care



Did you know that 40 percent of people over age 65 have not written down their wishes regarding life support and other end of life treatment? One reason for this may be that people have not had a conversation with their doctor about the options that are available.

In the past, Medicare did not cover these doctor patient conversations except during the patient's initial "Welcome to Medicare" visit, a time when the topic might not seem very relevant.

Under new regulations, however, Medicare will cover these conversations at any time.

These purely voluntary discussions are intended to help patients who may at some point face a terminal illness, and be unable to express their wishes to deal with such a situation on their own terms. For instance, for many patients, life-prolonging medical procedures that do not improve quality of life are unwanted and unwelcome, while others may want certain treatments only under certain circumstances.

Patients can learn about options such as life support, palliative care, and hospice care. They can also learn about legal documents they can sign to make their wishes clear, such as advance directives and health care proxy forms.

The government believes paying for the discussions will save money in the long run, since a quarter of all Medicare expenses are incurred during the last year of life, and Medicare often pays for treatments that patients would decline if they had the choice.

Under the new regulations, end-of-life discussions are reimbursable under Medicare Part B. A co-payment will be required, unless the discussion takes place as part of an annual wellness visit.