



## **ADVANCE CARE PLANNING**

Medicare covers advance care planning—conversations between patients and their physicians and/or non-physician practitioners about end-of-life care. Talking with a health care provider can give a patient the medical perspective regarding care choices that may need to be made.

**WHAT** is advance care planning (ACP)?

Medicare pays for voluntary discussions with your Medicare qualified physician or another qualified health care provider about your health care wishes, including end-of-life care.

ACP is a visit or several visits with your doctor or another qualified health care provider, such as a nurse practitioner, where you can discuss your wishes for health care should you become unable to make or communicate decisions about your health care. These discussions provide an opportunity to learn about options and discuss your health care wishes. The visit(s) may or may not include completing written instructions called Advance Directives, such as living wills or durable power of attorney for health care (HCPOA). Advance Directives guide choices for health care providers when you are seriously injured, in a coma, have a terminal illness, in the late stages of dementia or near the end of life.

The Senior Citizen Law Office (SCLO) can assist you to complete a HCPOA.

**WHY** have discussions about my end-of-life wishes?

ACP discussions let you have a say in your health care in case you are no longer able to make or communicate your desires. Although it may be hard to talk about such decisions when you are healthy, it is best to make health care wishes known before becoming ill. Advance Directives, such as HCPOAs, are used to communicate your health care wishes in event of illness, emergencies or other unanticipated circumstances. Planning ahead provides a guide and comfort to loved ones as to what your wishes are for health care, and should help reduce confusion or conflict about the choices you would want people to make on your behalf.

**WHO** pays for the ACP discussions with my Medicare qualified physician or provider?

Medicare covers ACP discussions when they are part of your annual Medicare Wellness Visit or during a separate medically necessary Medicare Part B service, such as a doctor visit. If you receive ACP apart from your annual Medicare Wellness Visit, a copay may apply, as is routine for many Medicare-covered services.

**WHERE** can the ACP discussions take place?

ACP discussions can occur in medical offices, hospitals, clinics, nursing homes and other health care facilities.

**HOW** do I start having these ACP discussions?

Simply tell your qualified health care provider – such as a doctor, nurse practitioner or a provider that bills Medicare – that you want to discuss options for your health care in case you are unable to speak for yourself. You can use terms such as Advance Care Planning and Advance Directive to help guide your discussions.

Sources:

Advance Care Planning Fact Sheet, CMS.gov, Medicare Learning Network (MLN), Preventive Services, ICN 909289, February 2023; Advance Directives, 42 CFR 489, Subpart I, March 2023; 10 FAQs: Medicare’s Role in End-of-Life Care Fact Sheet, Kaiser Family Foundation, www.kff.org, September 2016.

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