Palliative and Hospice Care: A Side-By-Side Comparison

	PALLIATIVE CARE	HOSPICE CARE
TIMING	Any stage of serious illness, any prognosis	Life Expectancy 6 months or less
Integration with other health care services	Intended to be delivered concurrently with all other treatments and services.	In most cases must forgo further curative-intent care for terminal illness as condition of enrollment.
Cost	Covered by medical insurance but not as a defined benefit (mostly; the insurance industry is actively experimenting with novel ways of covering it). You'll likely have copays.	Defined insurance benefit from Medicare and nearly all other health insurers. Generally allencompassing and no copays for you.
Availability	Mostly in hospitals (80 percent of the hospitalized population in the United States has access to a palliative care program.) Data are lacking for palliative care delivered outside the hospital, but it's clear that there are not enough programs to suit the need.	Mostly at home. Widely available (more than 5,500 in the United States), but underutilized (63 percent of enrollees use hospice for less than 30 days, including 36 percent with length of service 7 days or less.