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THE HEALTHCARE GROUP, LLC

Indiana CEU Resource Handout

Palliative Care • Hospice Care • Advance Directives

SERVING AS TRUSTED ADVISORS TO SENIORS & FAMILIES

Course Purpose

As Indiana insurance producers, we are often the most trusted advisors during some of the most vulnerable seasons of our clients' lives. Understanding the distinctions between palliative care, hospice care, and advance directives equips us to guide families with clarity, compassion, and compliance.

Understanding the Distinctions

Palliative Care

- Specialized medical care for serious illness
- Focused on relief of symptoms and stress
- Can be provided alongside curative treatment
- Covered under Medicare, Medicaid, and many commercial plans

Hospice Care

- For individuals with a life expectancy of six months or less (if illness runs its normal course)
- Focus shifts from curative treatment to comfort care
- Covered under the Medicare Hospice Benefit, Medicaid, and many commercial plans

Advance Directives

- Legal documents that communicate a person's healthcare wishes
- May include:
  - Living Will
  - Health Care Representative Appointment
  - Out-of-Hospital DNR

Producer Compliance Reminders

- Provide education — not legal advice
- Refer clients to qualified attorneys for document preparation
- Stay within scope of licensure
- Document conversations appropriately
- Act in the client's best interest

Trusted Advisor Reflection

When we help clients make decisions in advance, we reduce crisis decisions later.

Our role is not just policy placement —
it is preparation, protection, and peace of mind.

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Indiana Department of Insurance:

https://www.in.gov/idoi/

Indiana Department of Health (IN advance directive forms & hospice information):

https://www.in.gov/health/

Indiana Patient Preferences Coalition:

https://indianapost.org/

National Education Resources

National Hospice and Palliative Care Organization:

http://www.nhpco.org/

Center to Advance Palliative Care

https://www.capc.org/

Medicare

https://www.medicare.gov/