



Getting a Second Opinion Before Surgery

What is a second opinion?

A doctor might tell you that you need surgery for a health problem. Deciding what is best for you could mean getting a second opinion from another doctor. A second opinion is when another doctor gives his or her view about your health problem and how it should be treated. Medicare Part B (Medical Insurance) helps pay for a second opinion before surgery.

When your doctor says you have a health problem or need surgery, you have the right to

- know your treatment choices.
- have another doctor look at those choices with you.
- participate in treatment decisions by making your wishes known.

Getting a second opinion can help you make a more informed decision.



When to get a second opinion

- Don't wait for a second opinion if you need emergency surgery. Some types of emergencies that may require surgery right away include the following:
 - Acute appendicitis
 - Blood clot or aneurysm
 - Accidental injuries
- If your doctor says you need surgery to diagnose or treat a health problem that isn't an emergency, you should consider getting a second opinion. It's up to you to decide when and if you will have the surgery. You might also want a second opinion if your doctor tells you that you should have certain kinds of major non-surgical tests.
- Medicare doesn't pay for a second opinion for surgery or tests that aren't medically necessary. For example, cosmetic surgery isn't medically necessary and isn't covered by Medicare. So, Medicare won't pay for a second opinion before this kind of surgery.

Finding a doctor for a second opinion

Make sure the doctor giving the second opinion accepts Medicare. To find a doctor for a second opinion, you can do the following:

- Ask your doctor for the name of another doctor to see for a second opinion. Don't hesitate to ask; most doctors want you to get a second opinion. Or, you can ask another doctor you trust to recommend a doctor.
- Ask your local medical society for the names of doctors who treat your illness or injury. Your local library can help you identify these societies.
- Visit www.medicare.gov on the web. Under "Search Tools," select "Find a Doctor." This is the "Participating Physician Directory."
- Call 1-800-MEDICARE (1-800-633-4227). Ask for information about participating physicians. TTY users should call 1-877-486-2048.



Getting a second opinion

Ask your doctor to send your medical records to the doctor giving the second opinion. That way, you may not have to repeat the tests you already had.

Before you visit the second doctor, call that office and make sure they have your records. During the visit, be sure that the doctor knows what tests you have had and what surgery you want to discuss.

It may help to write down a list of questions. Take the list of questions with you to the doctor who will be giving you a second opinion.

What if the first and second opinions are different?

If the second doctor doesn't agree with the first, you may feel confused about what to do. In that case, you may want to do the following:

- Talk more about your condition with your first doctor
- Talk to a third doctor (Medicare helps pay for a third opinion)

Getting a second opinion doesn't mean you have to change doctors. You decide which doctor you want to do your surgery.



How much does Medicare help pay for a second opinion before surgery?

Medicare Part B helps pay for a second opinion just as it helps pay for other doctors' services that are medically necessary.

If you have Medicare Part B and are in the Original Medicare Plan

- Medicare pays 80% of the Medicare-approved amount for a second opinion.
- Your share is usually 20% of the Medicare-approved amount after you have paid your \$135 (in 2008) yearly Part B deductible. The Part B deductible may increase each year.
- If the second opinion doesn't agree with the first, Medicare pays 80% of the Medicare-approved amount for a third opinion.
- If you decide to have the surgery, Medicare Part B covers the doctor's services, and Medicare Part A (Hospital Insurance) covers other hospital services.

If you are in a Medicare Health Maintenance Organization (HMO), you have the right to get a second opinion. Some HMO plans will only help pay for a second opinion if you first get a referral from your primary care doctor. (A referral is a written OK). After you get a referral, you must get the second opinion from the doctor named in the referral. If you want to get a second opinion from a doctor who doesn't belong to your plan, talk to your plan first. In some cases, HMO plans will help pay for this. If your plan won't pay, you could still get the second opinion from the doctor who doesn't belong to your plan, but you would have to pay the full cost. Call your plan for more information.

If you are in a Medicare Preferred Provider Organization (PPO) or a Medicare Private Fee-for-Service Plan, your plan will help pay for a second opinion. You don't need a referral. If you are in a PPO, you may have to pay more if you get a second opinion from a doctor who doesn't belong to your plan.

If you belong to any of the above plans, and the first two opinions are different, these plans will help pay for a third opinion. Call your plan for more information.

If you have Medicaid, it might also pay for second surgical opinions. To find out, call your State Medical Assistance (Medicaid) office. You can get the phone number by doing the following:

- Calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Visiting www.medicare.gov on the web. Under "Search Tools," select "Find Helpful Phone Numbers and Websites."