



Getting a Second Opinion Before Surgery

What is a second opinion?

A second opinion is when a doctor other than your regular doctor gives his or her view about your health problem and how it should be treated. Getting a second opinion can help you make a more informed decision about your care.

Medicare Part B (Medical Insurance) helps pay for a second opinion before surgery. When your doctor says you have a health problem that needs surgery, you have the right to the following:

- Know and understand your treatment choices.
- Have another doctor look at those choices with you (second opinion).
- Participate in treatment decisions by making your wishes known.



When to get a second opinion

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 surgery. You might also want a second opinion if your doctor tells you that you should have certain kinds of major non-surgical procedures.

Medicare doesn't pay for surgeries or procedures that aren't medically necessary, such as cosmetic surgery. This means that Medicare won't pay for second opinions for surgeries or procedures that aren't medically necessary.

Don't wait for a second opinion if you need emergency surgery. Some types of emergencies may require surgery right away, such as the following:

- Acute appendicitis
- Blood clot or aneurysm
- Accidental injuries

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:

- Visit www.medicare.gov and select "Resource Locator" to find doctors who accept Medicare.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Ask for information about doctors who accept Medicare.
- 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. You can also 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 find your local medical society.



What to do when you get a second opinion

Before you visit the second doctor, you should do the following:

- 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.
- Call the second doctor's office and make sure they have your records.
- Write down a list of questions to take with you to the appointment.
- Ask a friend or loved one to go to the appointment with you.

During the visit with the second doctor, you should do the following:

- Tell the doctor what surgery you are considering.
- Tell the doctor what tests you already had.
- Ask the questions you have on your list and encourage your friend or loved one to ask any questions that he or she may have.

Note: The second doctor may ask you to have additional tests performed as a result of the visit. Medicare will help pay for these tests just as it helps pay for other services that are medically necessary.

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 pay for a second opinion before surgery?

Medicare Part B helps pay for a second opinion and related tests just as it helps pay for other services that are medically necessary.

If you have Medicare Part B and are in Original Medicare, here is what you and Medicare pay:

- Medicare pays 80% of the Medicare-approved amount for a second opinion.
- Your share is usually 20% of the Medicare-approved amount after you pay your yearly Part B deductible. The Part B deductible may increase each year.
- If the second opinion doesn't agree with the first opinion, Medicare pays 80% of the Medicare-approved amount for a third opinion.

Do Medicare Advantage Plans cover second opinions?

If you are in a Medicare Advantage Plan (like an HMO or PPO), you have the right to get a second opinion. If the first two opinions are different, your plan will help pay for a third opinion.

Even though you have the right to get a second opinion, you should keep the following things in mind if you are in a Medicare Advantage Plan:

- Some plans will only help pay for a second opinion if you have a referral (a written OK) from your primary care doctor.
- Some plans will only help pay for a second opinion from a doctor who is in your plan's provider network.

If you are in a Medicare Advantage Plan, call your plan for more information.

Note: 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:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Visit www.medicare.gov and select "Help and Support."