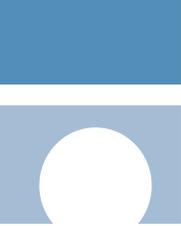


Medicare Coverage of Cancer Treatment Services

CENTERS FOR MEDICARE & MEDICAID SERVICES





If you or a loved one has been diagnosed with cancer, you may be concerned about which oncology (cancer treatment) supplies, services, and prescription drugs Medicare will cover.

This booklet explains Medicare coverage of medically necessary cancer treatment supplies, services, and prescription drugs in [Original Medicare](#) (Part A and Part B), [Medicare Advantage Plans \(Part C\)](#), and [Medicare Prescription Drug Plans \(Part D\)](#). For more information, visit [Medicare.gov](https://www.Medicare.gov), or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

CMS Accessible Communications

To help ensure people with disabilities have an equal opportunity to participate in our services, activities, programs, and other benefits, we provide communications in accessible formats. The Centers for Medicare & Medicaid Services (CMS) provides free auxiliary aids and services, including information in accessible formats like Braille, large print, data/audio files, relay services and TTY communications. If you request information in an accessible format from CMS, you won't be disadvantaged by any additional time necessary to provide it. This means you'll get extra time to take any action if there's a delay in fulfilling your request.

To request Medicare or Marketplace information in an accessible format you can:

1. **Call us:** For Medicare: 1-800-MEDICARE (1-800-633-4227) TTY: 1-877-486-2048.
2. **Email us:** altformatrequest@cms.hhs.gov.
3. **Send us a fax:** 1-844-530-3676.
4. **Send us a letter:**

Centers for Medicare & Medicaid Services
Offices of Hearings and Inquiries (OHI)
7500 Security Boulevard, Mail Stop S1-13-25
Baltimore, MD 21244-1850
Attn: Customer Accessibility Resource Staff

Your request should include your name, phone number, type of information you need (if known), and the mailing address where we should send the materials. We may contact you for additional information.

Note: If you're enrolled in a Medicare Advantage Plan or Medicare Prescription Drug Plan, contact your plan to request its information in an accessible format. For Medicaid, contact your State or local Medicaid office.

What Medicare covers

Medicare Part A (Hospital Insurance)

Part A covers:

- Inpatient hospital stays, including cancer treatments you get while you're an inpatient in the hospital. You may be in a hospital and still be considered an outpatient (called observation status). If you're unsure if you're an inpatient, ask the hospital staff.
- Skilled nursing facility care (following a 3-day related hospital stay).
- Home health care (like rehabilitation services for physical therapy, speech-language pathology therapy, occupational therapy, or skilled nursing care).
- [Hospice](#) care.
- Blood.
- Some costs of clinical research studies while you're an inpatient in the hospital.
- Surgically-implanted breast prostheses after a mastectomy if the surgery takes place in an inpatient setting.

Medicare Part B (Medical Insurance)

Part B covers many medically-necessary cancer-related services and treatments provided on an outpatient basis. You may be in a hospital and still be considered an outpatient (observation status). Part B also covers some preventive services for people who are at risk for cancer. For some services, you must meet certain conditions.

Part B covers:

- Doctors' visits.
- Many chemotherapy drugs that are administered through your vein in an outpatient clinic or a doctor's office.
- Some oral chemotherapy treatments.
- Radiation treatments given in an outpatient clinic.
- Diagnostic tests like X-rays and CT scans.
- [Durable medical equipment \(DME\)](#) like wheelchairs and walkers.
- Outpatient surgeries.
- Mental health services, including services that are usually provided outside a hospital (like in a clinic, doctor's office, or therapist's office) and services provided in a hospital's outpatient department.
- Nutritional counseling if you have diabetes or kidney disease.
- Certain preventive and screening services.
- Enteral nutrition equipment (feeding pump) as DME that your doctor prescribes for use in your home, and certain nutrients if you can't absorb nutrition through your intestinal tract or you can't take food by mouth.
- Some costs of clinical research studies while you're an outpatient.
- Breast prostheses (external breast prostheses, including a post-surgical bra) after a mastectomy. Part B covers surgically implanted breast prostheses after a mastectomy if the surgery takes place in an outpatient setting.
- In some cases, a second opinion for surgery that isn't an emergency, and a third opinion if the first and second opinions are different.

What you pay for services

[Copayments](#), [coinsurance](#), or [deductibles](#) may apply for each service. Talk to your doctor or other health care provider to find out how they charge for a specific test, item or service and how much it will cost. Your costs may depend on several things, like whether your doctor or other health care provider accepts [assignment](#), the type of facility, other insurance you may have, and the location where you get your test, item, or service.

Medicare may have maximum payment amounts on certain types of services and may not provide coverage for some services. Your doctor or other health care provider may recommend you get services more often than Medicare covers. Or, they may recommend services that Medicare doesn't cover. If this happens, you may have to pay some or all of the costs. It's important to ask questions so you understand why your doctor is recommending certain services and whether, or how much, Medicare will pay for them.

Visit [Medicare.gov](https://www.Medicare.gov), or call 1-800-MEDICARE (1-800-633-4227) to get cost information. TTY users can call 1-877-486-2048.

Medicare doesn't cover:

- Room and board in assisted living facilities.
- Adult day care.
- Long-term nursing home care.
- Medical food or nutritional supplements (except enteral nutrition equipment).
- Services that help you with activities of daily living (like bathing and eating) that don't require skilled care.

Medicare coverage other than Original Medicare

Medicare Advantage Plans (Part C)

Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D. If you're in a Medicare Advantage Plan or another type of Medicare health plan, your plan must give you at least the same coverage as [Original Medicare](#), but it may have different rules and costs. Because these services may cost more if the provider doesn't participate in your health plan, ask if your provider accepts your plan when scheduling your appointment. Read your plan materials, or call your plan for more information about your benefits.

Medicare coverage other than Original Medicare (continued)

Medicare prescription drug coverage (Part D) for chemotherapy and other cancer-related drugs and supplies

Medicare offers prescription drug coverage to everyone with Medicare. To get drug coverage, you must be enrolled in a Medicare Prescription Drug Plan (or belong to a Medicare Advantage Plan with Part D coverage). Medicare prescription drug coverage isn't automatic.

Part D covers most prescription medications and some chemotherapy treatments and drugs. If Part B doesn't cover a cancer drug, your Part D plan may cover it. It's important to check with your plan to make sure your drugs are on the plan's formulary (list of covered drugs) and to check the [tier](#) in which the drug is listed. This affects your out-of-pocket costs. Read your plan materials, or call your plan for more information about your drug coverage. Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to compare Medicare drug plans.

These cancer drugs may be covered under Part D:

- Prescription drugs for chemotherapy only if taken by mouth
- Anti-nausea drugs
- Other prescription drugs used in the course of your cancer treatment, like pain medication

Medicare Supplement Insurance (Medigap) Policies

If you have other insurance that supplements Original Medicare, like a Medigap policy or a group health plan, it may pay some of the costs for the services and supplies described in this booklet. Medigap policies are sold by private companies and help pay certain out-of-pocket costs, like [deductibles](#), [coinsurance](#), and [copayments](#). For more information about Medigap, visit [Medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap](https://www.Medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap) or contact your plan.

Changing Medicare coverage

After getting a cancer diagnosis, speaking with your health care providers, and reviewing your current Medicare coverage, you may want to look at other health coverage options based on your needs. However, it's important to remember that there are certain limitations on what changes you can make and when. Each year, you have a chance to make changes to your Medicare health and prescription drug coverage for the following year. Each year, plans can change in cost and benefits. It's in your best interest to compare the plans available in your area each year to ensure you have the plan that best meets your needs. Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to compare plans.

Changing Medicare coverage (continued)

1. During the Medicare Open Enrollment Period (October 15 – December 7 each year, with coverage starting January 1 of the following year)

- **What can I do?**

- Change from [Original Medicare](#) to a Medicare Advantage Plan.
- Change from a Medicare Advantage Plan back to Original Medicare.
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that offers drug coverage.
- Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage.
- Join a Medicare Prescription Drug Plan.
- Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan.
- Drop your Medicare prescription drug coverage completely.

2. Medicare Advantage Open Enrollment Period (January 1–March 31)

- **What can I do?**

- If you're in a [Medicare Advantage Plan](#) (with or without drug coverage), switch to another Medicare Advantage Plan (with or without drug coverage).
- You can drop your Medicare Advantage Plan and return to Original Medicare. You'll also be able to join a Medicare Prescription Drug Plan.

- **What can't I do?**

- Switch from Original Medicare to a Medicare Advantage Plan.
- Join a Medicare Prescription Drug Plan if you're in Original Medicare.
- Switch from one Medicare Prescription Drug Plan to another if you're in Original Medicare.

For more information on enrolling in Medicare or changing plans, visit [Medicare.gov/sign-up-change-plans](https://www.Medicare.gov/sign-up-change-plans).

Note: If you enrolled in a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare (with or without a drug plan) within the first 3 months you have Medicare.

Appealing coverage and payment decisions

An appeal is the action you can take if you disagree with a coverage or payment decision made by Medicare, your Medicare health plan, or your Medicare Prescription Drug Plan. You have the right to appeal if Medicare, your Medicare health plan, or your Medicare Prescription Drug Plan denies one of these:

- A request for a health care service, supply, item, or prescription that you think you should be able to get
- A request for payment of a health care service, supply, item, or a prescription drug you already got
- A request to change the amount you must pay for a health care service, supply, item, or prescription drug

You can also appeal if Medicare, your Medicare health plan, or your Medicare Prescription Drug Plan stops providing or paying for all or part of a health care service, supply, item, or prescription drug you think you still need.

Medicare health and drug plans will also have a transition process in place if you're new to the plan and taking a drug that isn't on the plan's formulary. The plan must let you get a 30-day temporary supply of the prescription (a 91-day supply if you're a resident of a long-term care facility). This gives you time to work with your prescribing doctor to find a different drug that's on the plan's formulary. If an acceptable alternative drug isn't available, you or your doctor can request an [exception](#) from the plan, and you can appeal denied requests. Visit [Medicare.gov/appeals](https://www.Medicare.gov/appeals) for more information on how to file an appeal.

For more information

- Visit [Medicare.gov](https://www.Medicare.gov) to:
 - Learn more about what Medicare covers
 - Find and compare doctors, hospitals, and other providers
 - Find suppliers of [durable medical equipment \(DME\)](#) and medical supplies
- Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- Look at topic-specific publications at [Medicare.gov/publications](https://www.Medicare.gov/publications).
- Call your State Health Insurance Assistance Program (SHIP) to get free personalized health insurance counseling. To get the phone number for your state, visit [shiptacenter.org](https://www.shiptacenter.org), or call 1-800-MEDICARE.

Definitions

Assignment: An agreement by your doctor, provider, or supplier to be paid directly by Medicare, to accept the payment amount Medicare approves for the service, and not to bill you for any more than the Medicare deductible and coinsurance.

Coinsurance: An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

Copayment: An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug. A copayment is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription drug.

Deductible: The amount you must pay for health care or prescriptions before Original Medicare, your prescription drug plan, or your other insurance begins to pay.

Durable medical equipment (DME): Certain medical equipment, like a walker, wheelchair, or hospital bed, that's ordered by your doctor for use in the home.

Exception: A type of Medicare prescription drug coverage determination. A formulary exception is a drug plan's decision to cover a drug that's not on its drug list or to waive a coverage rule. A tiering exception is a drug plan's decision to charge a lower amount for a drug that's on its non-preferred drug tier. You or your prescriber must request an exception, and your doctor or other prescriber must provide a supporting statement explaining the medical reason for the exception.

Hospice: A special way of caring for people who are terminally ill. Hospice care involves a team-oriented approach that addresses the medical, physical, social, emotional, and spiritual needs of the patient. Hospice also provides support to the patient's family or caregiver.

Medicare Advantage Plan (Part C): A type of Medicare health plan offered by a private company that contracts with Medicare. Medicare Advantage Plans provide all of your Part A and Part B benefits. Medicare Advantage Plans include:

- Health Maintenance Organizations
- Preferred Provider Organizations
- Private Fee-for-Service Plans
- Special Needs Plans
- Medicare Medical Savings Account Plans

If you're enrolled in a Medicare Advantage Plan:

- Most Medicare services are covered through the plan
- Medicare services aren't paid for by Original Medicare

Most Medicare Advantage Plans offer prescription drug coverage.

Medicare Prescription Drug Plan (Part D): Part D adds prescription drug coverage to:

- Original Medicare
- Some Medicare Cost Plans
- Some Medicare Private-Fee-for-Service Plans
- Medicare Medical Savings Account Plans

These plans are offered by insurance companies and other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.

Original Medicare: Original Medicare is a fee-for-service health plan that has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance). After you pay a deductible, Medicare pays its share of the Medicare-approved amount, and you pay your share (coinsurance and deductibles).

Tiers: Groups of drugs that have a different cost for each group. Generally, a drug in a lower tier will cost you less than a drug in a higher tier.

Nondiscrimination Notice

The Centers for Medicare & Medicaid Services (CMS) doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age in admission to, participation in, or receipt of the services and benefits under any of its programs and activities, whether carried out by CMS directly or through a contractor or any other entity with which CMS arranges to carry out its programs and activities.

You can contact CMS in any of the ways included in this notice if you have any concerns about getting information in a format that you can use.

You may also file a complaint if you think you've been subjected to discrimination in a CMS program or activity, including experiencing issues with getting information in an accessible format from any Medicare Advantage Plan, Medicare Prescription Drug Plan, State or local Medicaid office, or Marketplace Qualified Health Plans. There are three ways to file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

1. **Online:** hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html.
2. **By phone:** Call 1-800-368-1019. TTY users can call 1-800-537-7697.
3. **In writing:** Send information about your complaint to:

Office for Civil Rights
U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

Medicare Coverage of Cancer Treatment Services isn't a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

The information in this booklet describes the Medicare Program at the time this booklet was printed. Changes may occur after printing. Visit [Medicare.gov](https://www.Medicare.gov), or call 1-800-MEDICARE (1-800-633-4227) to get the most current information. TTY users can call 1-877-486-2048.

**U.S. DEPARTMENT OF HEALTH AND
HUMAN SERVICES**

Centers for Medicare & Medicaid Services

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This booklet is available in Spanish. To get a free copy, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Esta publicación está disponible en Español. Para obtener una copia gratis, visite Medicare.gov o llame al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY pueden llamar al 1-877-486-2048.

