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# Getting a Second Opinion before Surgery

## What's a second opinion?

A second opinion is when another doctor (in addition to 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:

- 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 should I get a second opinion?

If your doctor says you need surgery to diagnose or treat a health problem that isn't an emergency, consider getting a second opinion. It's up to you to decide when and if you'll have surgery.

Medicare doesn't pay for surgeries or procedures that aren't medically necessary, like cosmetic surgery. This means that Medicare also 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, like:

- Acute appendicitis
- Blood clot or aneurysm
- Accidental injuries

### **How do I find a doctor for a second opinion?**

Make sure the doctor giving the second opinion accepts Medicare. To find a doctor for a second opinion:

- Visit [Medicare.gov/physiciancompare](https://www.medicare.gov/physiciancompare) to find doctors who accept Medicare.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users can 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.

### **What should I do before getting a second opinion?**

Before you visit the second doctor:

- Ask the first 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 family member or friend to go to the appointment with you.

During the visit with the second doctor:

- Tell the doctor what surgery you're thinking about having.
- 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:

- Talk more about your condition with your first doctor.
- Talk to a third doctor. Medicare helps pay for a third opinion if the first and second opinions are different.

Getting a second or third 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?**

Medicare Part B helps pay for a second (or third) opinion and related tests just as it helps pay for other services that are medically necessary. If you have Part B and Original Medicare:

- Medicare pays 80% of the Medicare-approved amount.
- Your share is usually 20% of the Medicare-approved amount after you pay your yearly Part B deductible.

## Do Medicare Advantage Plans cover second opinions?

If you're 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, keep these things in mind:

- 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's in your plan's provider network.

Call your Medicare Advantage Plan for more information.

**Note:** If you have Medicaid, it might also pay for second surgical opinions. To find out, call your Medicaid office. You can get the phone number by:

- Visiting [Medicare.gov/contacts](https://www.Medicare.gov/contacts).
- Calling 1-800-MEDICARE (1-800-633-4227).  
TTY users can call 1-877-486-2048.

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/nondiscrimination/accessibility-nondiscrimination.html](https://www.Medicare.gov/about-us/nondiscrimination/accessibility-nondiscrimination.html), or call 1-800-MEDICARE for more information.

