



Getting a Second Opinion Before Surgery

Your Choices and Medicare Coverage

What is a second opinion?

A doctor might tell you that you need surgery for a health problem that isn't an emergency. This means that the surgery doesn't have to be done right away. You have time to talk with your doctor and decide what's best for you. 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.

Doctors don't always agree on when surgery is the best choice of treatment. You have the right to

- know your choices,
- have another doctor look at those choices with you, and
- have your wishes considered before choosing surgery.

When should I 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

- acute appendicitis,
- blood clot or aneurysm, or
- accidental injuries.

It's up to you to decide when and if you will have non-emergency surgery. Getting a second opinion can help you make a more informed decision. You might also want a second opinion if your doctor tells you that you should have certain kinds of major non-surgical diagnostic or therapeutic tests.

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How do I get a second opinion?

When you decide you want 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.

To help you with making your list of questions, you may want to call 1-800-MEDICARE (1-800-633-4227) and ask for a free copy of the booklet *Choosing Treatments* (CMS Pub. No. 10182).

What do I do 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 or
- talk to a third doctor.

How do I find a doctor to give me a second opinion?

- Ask your doctor for the name of another doctor to see. Don't hesitate to ask; most doctors want you to get a second opinion. If you don't want to ask the doctor who recommends the surgery, ask another doctor you trust for the name of a doctor to see for a second opinion. Make sure the second doctor accepts Medicare.
- 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.
- Look at www.medicare.gov on the web under "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.

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How does Medicare pay for a second opinion?

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 percent of the approved amount for a second opinion. Your share is usually 20 percent of the Medicare-approved amount after you have paid your \$100 (in 2004) annual Part B deductible. The Part B deductible will increase each year.
- if the second opinion doesn't agree with the first, Medicare pays 80 percent of the approved amount for a third opinion.

If you are in a Medicare Managed Care Plan, you have the right to get a second opinion. Some plans will only pay for a second opinion if you first get a referral from your primary care doctor. (A referral is a written OK). 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. Some plans will pay if you do this, but most won't.

If you are in a Medicare Preferred Provider Organization Plan or a Private Fee-for-Service Plan, Medicare covers a second opinion for your health problem. If the first two opinions are different from each other, these plans will pay for a third opinion.

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

- calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- looking at www.medicare.gov on the web. Select "Helpful Contacts."

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This is the official government document on how to get a second opinion before surgery. It's not a legal document. The official Medicare program provisions are contained in the relevant laws, regulations, and rulings.

To get this publication in Spanish, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

¿Necesita usted una copia de esta guía en Español?
Llame gratis al 1-800-MEDICARE (1-800-633-4227).
Los usuarios de TTY deberán llamar al 1-877-486-2048.

