



**A Guide for People With Medicare**

# Choosing Treatments



Developed jointly by the  
Health Care Financing Administration  
and the  
Agency for Healthcare Research and Quality



HEALTH CARE FINANCING ADMINISTRATION  
The Federal Medicare Agency

This booklet, *Choosing Treatments*, is one of a new series of booklets for people who are with Medicare. Other titles include *Choosing a Doctor* and *Choosing a Hospital*. Each booklet can help you to make health care choices.


To get copies of this booklet in print or audiotape, call 1-800-633-4227, TTY/TDD: 1-877-486-2048 for hearing and speech impaired people.

## TABLE OF CONTENTS


How This Booklet Can Help You . . . . .	1
A Few Words About Medicare . . . . .	1
<b>Section 1: The Basics</b> . . . . .	<b>3</b>
Words You Should Know . . . . .	4
Steps to Choosing a Treatment. . . . .	6
Things To Remember. . . . .	20
Your Medicare Appeal Rights . . . . .	21
<b>Section 2: If You Want To Know More.</b> . . . . .	<b>23</b>
More Words You Should Know . . . . .	24
Making Sure Your Test Results Are Right. . . . .	24
Finding Out Which Treatments Are Best for You . . . . .	26
Ambulatory Surgery Centers . . . . .	26
Getting More Information . . . . .	28

This Guide has a lot of tips and questions to help you make the choices that are right for you. But it is not necessary, or even possible, for every person to do everything this Guide suggests. Do as much or as little as you feel comfortable with.

A note about the symbols used in this booklet:

 means a mailing address.

 means a telephone number.

 means a number for TTY or TDD, text telephones for people with hearing and speech impairments.

 means a computer Web site address.

If you do not have a computer, your local library or senior center may be able to help you find information on their computers.

# How This Booklet Can Help You

Treatment is something done to help with a health problem. There are many kinds of treatment—for example, taking medicine or having surgery. Sometimes a health problem can be treated in more than one way. If you need treatment for a health problem, this booklet can help you take part in choosing the treatment that is best for you.

Getting good quality health care means getting the treatments that are right for you when you need them. It is important to work closely with your doctor to make sure this happens. Sometimes people get treatments that they do not need or that are not right for them. These treatments can be costly and harmful.

All the basics you need to know are in the first section. The second section, which starts on page 23, has more details for those who want them.

## A Few Words About Medicare

If you have Medicare, you can get your health care in more than one way.

- Most people are in the **Original Medicare Plan**. If you are, you may go to any doctor or hospital that accepts Medicare. You pay your share, and Medicare pays its share. Some things are not covered, like prescription drugs.

You are in the Original Medicare Plan if you use your red, white, and blue Medicare Card when you get your health care.

- Some people are in a **Medicare managed care plan**, like an HMO. It is a group of doctors, hospitals, and other health care providers who have agreed to give health care to people with Medicare who join the plan. In exchange, the plan gets a fixed amount of money from Medicare every month.


In most Medicare managed care plans, you must go to doctors and hospitals that belong to your plan. Plans must cover everything that the Original Medicare Plan covers. Some plans cover extras, like prescription drugs.


- A **Private Fee-for-Service plan** is a new health care choice that is now available in some areas. This is a Medicare health plan offered by a private insurance company. It is not the same as the Original Medicare Plan, which is offered by the Federal Government.

In a Private Fee-for-Service plan, the insurance company agrees to give health care coverage to people with Medicare who join this plan on a pay-per-visit basis. In exchange, Medicare pays the insurance company a set amount of money every month. The insurance company, not the Medicare program, decides how much it pays, and how much you pay, for the services you get.

In a Private Fee-for-Service plan, you can go to any doctor or hospital that accepts the plan's payment. Plans must cover everything the Original Medicare Plan covers. Some plans cover extras, like coverage for additional days in the hospital.

It is important to know how you get your Medicare health care. To learn more about Medicare, please call the Medicare Choices Helpline and ask for a free copy of the handbook *Medicare & You*. If you have access to the Internet, you can get help with your questions about Medicare at the Medicare Internet site.

 1-800-633-4227 (1-800-MEDICARE)

 1-877-486-2048 (toll-free)

 <http://www.medicare.gov>

## Section 1

# The Basics



# Words You Should Know

**Diagnosis.** The name for the health problem that you have.

**Health care provider.** A person who is trained and licensed to give health care. Also, a place that is licensed to give health care. Doctors, nurses, and hospitals are examples of health care providers.

**Primary care doctor.** A doctor who is trained to give you basic care. Your primary care doctor is the doctor you see first for most health problems. He or she makes sure that you get the care you need to keep you healthy. He or she also may talk with other doctors and health care providers about your care and refer you to them. In many Medicare managed care plans, you must see your primary care doctor before you see any other health care provider.

**Pros and cons.** The good and bad parts of treatment for a health problem. For example, a medicine may help your pain (pro), but it may cause an upset stomach (con).

**Procedure.** Something done to fix a health problem or learn more about it. For example, surgery, tests, and putting in an IV (intravenous line) are procedures.

**Referral.** A written OK from your primary care doctor for you to see a specialist or get certain services. In many Medicare managed care plans, you need to get a referral before you get care from anyone except your primary care doctor. If you do not get a referral first, the plan may not pay for your care.



**Second opinion.** This is when another doctor gives his or her view about what you have and how it should be treated.

**Side effect.** A problem caused by treatment. For example, medicine you take for high blood pressure may make you feel sleepy. Most treatments have side effects.

**Specialist.** A doctor who treats only certain parts of the body, certain health problems, or certain age groups. For example, some doctors treat only heart problems.

**Treatment options.** The choices you have when there is more than one way to treat your health problem.

# Steps to Choosing a Treatment

Often getting treatment for a health problem is not an emergency. This means you have time to talk with your doctor about the kind of treatment that may be best for you. There are four steps to choosing a treatment:

**STEP 1. Work with your doctor to find out what the health problem is.**

**STEP 2. Get the diagnosis and learn what it means to you.**

**STEP 3. Learn about your treatment options.**

**STEP 4. Choose the treatment that is best for you.**

Read on for more about these steps.

Before you and your doctor can think about treatment, you have to find out what the health problem is. This means talking with your doctor about any changes in your health that concern you. Then you may need tests to help your doctor learn about the health problem.

**Talking with your doctor.** Before you go to see your doctor, take some time to think about the health problems that concern you. You may want to ask yourself the questions below. Then give this information to your doctor. Be sure to tell your doctor what is bothering you the most.



- **What has changed about your health? What feels or looks different?**

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- **When did these changes start?**

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- **When do these changes happen?**

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- **Is the health problem getting better? Is it getting worse?**

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- **Are there things that make the health problem better or worse? What are they?**

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- **Does the health problem affect eating, sleeping, or other activities? If so, how?**

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- **What have you done for the health problem? Have you taken any medicine?**

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It may help to write down a list of:

- All the medicines you use now.
- Anything else you take, including things you buy over the counter at the drug store or anywhere else—for example, herbs or vitamins.
- Any medicines you have used in the past for this health problem.
- Any surgeries you have had in the past.
- Any other health problems you have.

Take this list with you and give it to your doctor.

**Tests to find out what the health problem is.** Blood tests, x-rays, and other tests may help your doctor learn about your health problem. Here are some questions you may wish to ask about tests.

- **How is the test done? How long does it take?**

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- **What will the test tell us?**

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- **Can the test cause any health problems?**

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- **How much does the test cost? Will Medicare pay for it? How much will I have to pay?**

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- **Do I need to do anything before the test?**

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- **Will it hurt to have the test?**

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- **How will I get the test results? How long will it take to get the results?**

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- **Is this test the only way to find out what we need to know? If there are other ways, what are they?**

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- **Might I need other tests?**

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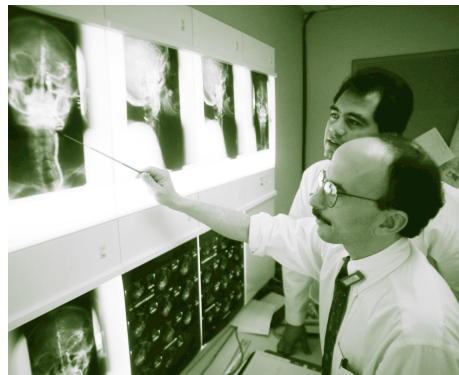
- **What is the next step after the test?**

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**Before the test.** Things you do before the test can affect how well the test comes out. For example, some tests need to be done on an empty stomach. If you eat before you have the test, the result may be wrong. Ask your doctor what you should do—or not do—before you have a test.


**After the test.** Ask your doctor how long it will take to get the test results. Often your doctor's office will call you to tell you the results. But sometimes your doctor's office will not call you if the test results are normal. If you do not hear from your doctor, call the doctor's office to ask for your test results.



**Sometimes tests need to be done again.** Sometimes your doctor will want you to have more tests. Ask your doctor if your test needs to be done again or if you need more tests.

## STEP 2. Get the diagnosis and learn what it means to you.

Sometimes it is easy for your doctor to decide what your health problem is. At other times, it may be hard to find out exactly what is wrong. In that case, your doctor might want you to see another doctor for a second opinion about what you have.



When you get the diagnosis, it is important that you understand what it means. Ask your doctor (or someone else in your doctor's office) to explain what you have and how it might affect you and others in your family. Here are some questions you may want to ask:

- **What do I have?**

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- **What is the outlook for this health problem?**

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- **Will I need to make changes in my daily life?**

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- **Could someone else in my family get the same health problem?**

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- **Will I need special help at home for my health problem? If so, what type of help?**

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- **Do you have anything I can take home and read about my health problem?**

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- **Is there a support group for people with my health problem?**

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### **STEP 3. Learn about your treatment options.**

Often there is more than one way to treat a health problem. The next step is for you and your doctor to look at these treatment options. Here are some examples of the choices you may have for treating your health problem:

- **Seeing a specialist.** For example, if you have a heart problem, your doctor may want you to see a doctor who treats only heart problems.
- **Changing your behavior.** For example, if you have high cholesterol, your doctor may want you to eat a low-fat diet and get more exercise.





- **Taking medicine your doctor orders.** For example, if you have high blood pressure, your doctor may want you to take medicine to lower it.
- **Taking medicine you buy “over the counter.”** For example, if you are having pain, your doctor may suggest that you take a pain medicine that you can buy “over the counter,” like Tylenol® (or another form of acetaminophen) or aspirin.\*
- **Surgery.** For example, if you have bad arthritis in your knee, your doctor may want you to have surgery to replace the knee joint.
- **“Watchful waiting.”** This means that you and your doctor watch for more changes in your health. If there is a change, treatment might be the next step.



All treatments have pros and cons. Here are some questions you may want to ask your doctor about treatment for your health problem:

- **What is the best treatment for what I have? Are there other choices?**

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- **What are the chances the treatment will work?**

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- **What good effects can I expect from the treatment? When will I see them?**

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\*Mention of a product brand name is intended as an example only and does not imply endorsement by the Health Care Financing Administration or the Agency for Healthcare Research and Quality.



- **What side effects might I get from the treatment? What can be done about them?**

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- **Will the treatment affect any other medicines I take? Will food I eat affect the treatment?**

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- **Will the treatment hurt? What can I take if I have pain?**

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- **How much does the treatment cost? Does Medicare cover it? How much will I have to pay?**

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- **What might happen if I choose to have no treatment at all?**

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- **Can you give me something to read about treatment for my health problem?**

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To help you decide if a treatment is right for you, you may want to make a chart of the treatment's pros and cons. Here is an example.

<b>Pros</b>	<b>Cons</b>
This treatment has helped other people who have my condition.	I have to pay a lot for the medicine.
I only need to take the medicine once a day.	The medicine might give me a rash or an upset stomach.
The medicine has no major side effects.	

**What if your doctor says you need surgery?** Some surgery has to be done right away. But most surgery is not an emergency. That means you have time to talk with your doctor and decide what is best for you.

No surgery—not even minor surgery—is risk free. Learning about the pros and cons of surgery can help you decide if it is right for you. Research shows that patients are often more satisfied with the results of surgery when they know the facts about it.



Here are some questions you may want to ask before you decide to have surgery:

- **What is the exact name of the surgery you think I should have?**

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- **How often does this kind of surgery help my health problem? How much does it help?**

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- **Where will the surgery be done? Have a lot of these surgeries been done there?**

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- **Do you often work with this surgeon? Has he or she done a lot of these surgeries?**

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- **What are the pros and cons of this surgery?**

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- **How much does the surgery cost? Will Medicare pay for it? How much will I have to pay?**

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- **Is there anything I should do before the surgery? Is there anything I should not do?**

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- **What problems might happen after the surgery?**

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• **Will the surgery hurt? What can I take if I have pain?**

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• **How long will it take me to get better? Will I need therapy? What kind?**

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• **Will I need help at home after the surgery? What kind of help?**

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• **Do I really need this surgery? Are there other ways to treat my health problem?**

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• **If there is another way to treat my problem, how much does it cost? Will Medicare pay for it? How much will I have to pay?**

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• **What are the pros and cons of treating my problem another way?**

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• **What might happen if I wait to have surgery? Or never have it at all?**

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**Getting a second opinion.** A second opinion from another doctor can help you decide if a treatment is right for you. Sometimes your doctor will suggest that you get a second opinion. But do not be shy about asking for one. Most doctors want their patients to know as much as possible about their health problem.

**If you are in the Original Medicare Plan:** Medicare will help pay for a second opinion for treatment of health problems covered by Medicare. If the first two opinions are different from each other, Medicare will help pay for a third opinion.

**If you are in a Medicare managed care plan:** You have the right to get a second opinion. But 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 does not belong to your plan, talk to your plan first. Some plans will pay if you do this, but most will not.

**If you are in a Private Fee-for-Service plan:** The plan will pay for a second opinion for treatment of health problems covered by Medicare. If the first two opinions are different from each other, the plan will pay for a third opinion.

For help finding a doctor to give you a second opinion, ask

- Your doctor.
- A local medical school.
- A local medical society.

- A university or teaching hospital.
- A trusted friend with the same health problem.

Before you go for the visit to get a second opinion, talk with your doctor about what you should take with you. Your doctor's office usually can help you get test results, x-rays, and anything else that the other doctor may need to see.

#### **STEP 4. Choose the treatment that is best for you.**

By now, if you have followed the steps above, you and your doctor may be ready to choose the treatment that is best for you. If you understand the plan for your treatment, you are more likely to do your part to make it work. Here are some things you can do to help make your treatment work:

- Ask your doctor about anything you do not understand.
- Talk with your doctor about what you can do to help the treatment work. Tell the doctor if you have trouble with anything you agree to do to help the treatment work.
- Tell your doctor if you make any changes in the plan for your treatment.
- Tell your doctor if you feel worse or if you have side effects from the treatment.

**Getting support.** “Self-help” groups offer support for people with health problems. Members of these groups are people who have “been there.” Getting support can help you stick with the treatment you and your doctor choose.

The American Self-Help Clearinghouse can tell you about support groups in your area for people with your health problem. It can also help you start your own self-help group.

✉ American Self-Help Clearinghouse  
St. Clare's Health Services  
25 Pocono Road, Denville, NJ 07834-2995

☎ 1-973-625-3037  
If calling from New Jersey only: 1-800-367-6274

🌐 <http://www.njshc.org>

### **Things To Remember**

- **Getting quality health care means getting the treatments that are right for you when you need them.**
- **Sometimes people get treatments they do not need. These treatments are costly and can be harmful.**
- **All treatments have pros and cons. Most treatments have side effects.**
- **Most surgery is not an emergency. Surgery is never risk free.**



## Your Medicare Appeal Rights


You have the right to appeal any decision about your Medicare services.


**If you are in the Original Medicare Plan:** You can find your appeal rights on the back of the notices you get from the company that handles your Medicare bills. The notice tells you what steps you can take to file an appeal.

**If you are in a Medicare managed care plan:** You can file an appeal if your plan will not pay for a service you think you need. Call your plan and ask for details of your Medicare appeal rights.

**If you are in a Private Fee-for-Service plan:** You can file an appeal if your plan will not pay for, does not allow, stops, or limits a service you think you need. Call your plan and ask for details of your Medicare appeal rights.

For more information about your Medicare appeal rights, please call Medicare's toll-free help line and ask for a free copy of *Medicare Appeals & Grievances*. If you have access to the Internet, you can get help with your questions about your Medicare appeal rights at the Medicare Internet site.

 1-800-633-4227 (1-800-MEDICARE)

 1-877-486-2048 (toll-free)

 <http://www.medicare.gov>



## Section 2

# If You Want To Know More



This section has more detailed information about choosing treatments.

**Accredited (accreditation).** A “seal of approval.” Being accredited means that a facility has met certain quality standards. These standards are set by private, nationally recognized groups that check on the quality of care at health care facilities.

**Anesthesia.** Drugs that a person is given before surgery so he or she will not feel pain. Anesthesia should always be given by a doctor or a specially trained nurse.

**Certified.** This means a health care facility has met certain quality standards. Medicare only covers care in hospitals that are certified or accredited.

**Clinical practice guidelines.** Reports written by experts who have carefully studied whether a treatment works and which patients are most likely to be helped by it.

**Evidence.** Signs that something is true or not true. Doctors can use published studies as evidence that a treatment works or does not work.

**Mammogram.** A special x-ray of the breasts. Medicare covers the cost of a mammogram once a year for women over 40.

## **Making Sure Your Test Results Are Right•**

You want your tests to be done right. You also want the results to be right. Wrong test results can lead to a wrong or delayed diagnosis. What can you do?

- For blood tests and other tests your doctor sends to a lab, ask which lab he or she uses and why. Some Medicare managed care plans require that tests go to a certain lab. You have a right to know if

your doctor owns all or part of the lab that he or she sends your tests to.

- Check to see that the lab is accredited. Being accredited is like getting a “seal of approval.”

Joint Commission on Accreditation of Healthcare Organizations:

✉ 1 Renaissance Blvd.  
Oakbrook Terrace, IL 60181-4294

☎ 1-630-792-5800

💻 <http://www.jcaho.org>.

College of American Pathologists:

✉ 325 Waukegan Road  
Northfield, IL 60093

☎ 1-800-323-4040  
If calling from Illinois only: 1-847-832-7000

💻 <http://www.cap.org>

- For mammograms, make sure the facility is certified by the U.S. Food and Drug Administration. To find out about certified facilities in your area:

☎ 1-800-4-CANCER (422-6237)  
(Monday to Friday, 9:00 a.m.-4:30 p.m. local time)

💻 1-800-332-8615

💻 <http://www.fda.gov/cdrh/mammography/index.html>

## Finding Out Which Treatments Are Best for You

Not all treatments have been proven to work—or to be the best treatment for what you have.

For some conditions, there are “clinical practice guidelines” that can help doctors and patients make the right treatment choice. They are written by doctors and other experts, who read many published studies of treatments. Published studies are evidence of whether a treatment works or not. After they read the published studies, the experts decide:

- Which treatments seem to work.
- What kind of health problem a treatment seems to work best for.
- What kind of patient a treatment seems to work best for.
- Which treatments do not seem to work.

You may want to ask your doctor if there are guidelines or published studies on treatments for your health problem.

You may also want to ask your doctor about books or other materials that might help you choose the treatment that is best for you. Self-help groups, patient groups (such as the American Cancer Society and the American Diabetes Association), and your library are other sources of information.


## Ambulatory Surgery Centers

Today surgery is often done in places other than hospitals. At an ambulatory (in and out) surgery center, you may stay for only a few hours or for one night. If you plan to have surgery at one of these centers, call or visit the center to find out:

- If Medicare will cover your care there. An ambulatory surgery center must be certified to receive payment from Medicare.
- If the center is licensed. (In most States, these centers must have an ambulatory surgical license. But in some States, these centers can operate without this license.)
- If there is always a doctor at the center.
- If anesthesia is always given by a doctor or a nurse with special training.
- If the center is part of a hospital. If it is not, ask how the center would handle an emergency if one took place during your visit.
- If the center is accredited. Being accredited is like getting a “seal of approval.”


Joint Commission on Accreditation of Healthcare Organizations:


 1 Renaissance Blvd.  
Oakbrook Terrace, IL 60181-4294

 1-630-792-5800

 <http://www.jcaho.org>

Accreditation Association for Ambulatory Health Care:

 3201 Old Glenview Road, Suite 300  
Wilmette, IL 60091-2992

 1-847-853-6060

 <http://www.aaahc.org>

American Association for Accreditation of Ambulatory Surgical Facilities:

✉ 1202 Allanson Rd.  
Mundelein, IL 60060

☎ 1-888-545-5222 (toll-free)

💻 <http://www.aaaasf.org>

## Getting More Information

You need a computer to use some of these resources. If you do not have a computer, your local library or senior center may be able to help you find the information on their computers.

### AHRQ Publications Clearinghouse

This service of the Agency for Healthcare Research and Quality (AHRQ), part of the Federal Government, offers these brochures on choosing treatments. Free.

- **Be Informed: Questions To Ask Your Doctor Before You Have Surgery.** 12 pages. (AHCPR 95-0027)
- **Prescription Medicines and You.** From AHRQ and the National Council on Patient Information and Education, this brochure includes tips for asking questions about your prescriptions and keeping track of your medicines. 17 pages. (AHCPR 96-0056)



✉ AHRQ Publications Clearinghouse  
P.O. Box 8547  
Silver Spring, MD 20907

☎ 1-800-358-9295

💻 <http://www.ahrq.gov/consumer>

### **FDA Guide to Choosing Medical Treatments**

This booklet helps consumers avoid fraud and deception when choosing medical treatments. To order, ask for Reprint 95-1223. 6 pages. Free.

✉ Food and Drug Administration  
Office of Consumer Inquiries: HFE-88  
5600 Fishers Lane  
Rockville, MD 20857

☎ 1-888-463-6332 (toll-free)  
(1-888-INFO-FDA)

💻 <http://www.fda.gov>


### **Healthfinder**


This Internet site, run by the U.S. Department of Health and Human Services, offers reliable consumer information from the Federal Government and its many partners. It has links to Internet sites with consumer health information, on-line publication catalogs, on-line brochures, and databases and search engines that help you find information on the Internet.

💻 <http://www.healthfinder.gov>

## Medicare Information


Many brochures can be ordered from the Medicare Choices Helpline. These brochures explain Medicare benefits, coverage, rights, health plan choices, and more. They can also be found on the Medicare Internet site. Free.

 1-800-633-4227

 1-877-486-2048 (toll-free)

 <http://www.medicare.gov> (Select “Publications.”)

The Medicare Internet site also provides access to several interactive databases, including “Medicare Health Plan Compare,” which offers detailed information on Medicare managed care plans and Private Fee-for-Service plans, and “Nursing Home Compare,” which offers detailed information on nursing homes.

 <http://www.medicare.gov>  
(Select “Medicare Health Plan Compare” for plans and  
“Nursing Home Compare” for nursing homes.)



**U.S. Department of  
Health and Human Services**

Health Care Financing Administration  
7500 Security Boulevard  
Baltimore, Maryland 21244-1850

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Official Business  
Penalty for Private Use \$300

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