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Getting a Second Opinion Before Surgery

A second opinion is when another doctor (in addition to your regular doctor) gives their 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 clots or aneurysms
- 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/care-compare](https://www.medicare.gov/care-compare) 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 or another doctor you trust for the name of a doctor to see for a second opinion.

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 second doctor. That way, you may not have to repeat any 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 your visit with the second doctor:

- Tell the doctor what surgery your first doctor recommended.
- Tell the doctor what tests you already had.
- Ask the questions on your list and encourage your family member or friend to ask any questions they have.

Important: The second doctor may ask you to have additional tests 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?

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. If you decide to have surgery, you'll choose which doctor you want to do the surgery.

How much does Medicare pay for a second opinion?

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.
- You usually pay 20% of the Medicare-approved amount after you pay your yearly Part B deductible.

Do Medicare Advantage Plans cover second opinions?

If you have a Medicare Advantage Plan, you have the right to get a second opinion. If the first 2 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 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.

Contact your plan for more information.

Note: If you have Medicaid, it might also pay for you to get a second opinion before surgery. To find out, call your Medicaid office. To get the phone number:

- Visit [Medicare.gov/talk-to-someone](https://www.medicare.gov/talk-to-someone).
- Call 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/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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