Navigating Medicare’s Coverage for Cancer Patients

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Medicare Cancer Coverage: Different Types of Plans

Navigating Medicare cancer coverage can be tricky because there are several types of plans — and they all cover different things.

- **Medicare Part A** covers hospitalizations.
- **Medicare Part B** covers outpatient services. This is the typical “medical” insurance that covers physician visits, specialist visits, wellness visits, and testing such as colorectal screening, mammograms, prostate screenings, and various lab-work.
- **Medicare Part C** (Medicare Advantage) is a purchased Medicare plan from a private insurance company. These plans typically have the same basic coverage as Medicare, but may have other rules.
- **Medicare Part D** is prescription coverage. This plan can be purchased on its own or may be lumped in with a Medicare Advantage Plan. Review your plan before purchasing, as some people have prescription coverage associated with their Part B plan, especially for cancer treatment.

What Is Covered?

Each sub-plan will cover different treatments. Depending on the type of cancer you have, you may want to ensure that you have specific plans.

Medicare Part A covers:

- Hospitalizations; this also includes cancer treatments that are received while in the hospital.
- Skilled nursing facility care following a 3-day related stay.
- Home health care.
- Hospice care.
- Blood transfusions.
- Costs associated with clinical research studies while inpatient.
- Surgically implanted breast prostheses after a mastectomy, if the mastectomy takes place during an inpatient stay.

Medicare Part B covers:

- Visits to the doctor.

  Most chemotherapy medications provided in a doctor’s office or an outpatient clinic.

- Some oral chemotherapy medications.
- Radiation provided in an outpatient clinic.
- Nutritional counseling if you have diabetes or kidney disease.

- Diagnostic testing (such as X-rays or CT scans).
- Durable medical equipment (DME), such as wheelchairs and walkers.

Medicare Part C coverage differs from other plans. According to Medicare.gov, “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.”

Medicare Part D covers:

- Anti-nausea medications
- Pain medications
- Other medications as required for treatment of cancer
- Chemotherapy that is not covered by Part B

According to Medicare.gov, Medicare Part D is a benefit to everyone with Medicare. However, prescription drug coverage isn’t automatic — you must enroll in it.

Think of Part D as a card that you use at the pharmacy so that you will not have to pay full price for a medication. Instead, you will only be responsible to pay your plan’s copay for that medication. Some oral chemotherapy drugs are filled by the patient at their local pharmacy. These would fall under Part D.

Since these medications can often be very expensive, having a Part D drug plan will provide you peace of mind.

What Is NOT Covered?

Medicare — even without purchased Medigap or additional Part C or D – may cover a large portion of cancer expenses. However, there will be fees. For example, there will still be **copayments** for hospitalizations and office visits, prescriptions to pay for, and fees associated with **coinsurance** and **deductibles**.

In addition, according to AgingInPlace,“…there are some services that Medicare only covers a portion of. In these cases, the remaining balance is your responsibility.”

If cancer has caused issues with your ability to eat, Medicare will pay for a feeding tube. However, it does not cover the tube feeding supplements or nutritional supplements. Typically, Medicare also does not cover assisted living facilities, long-term care, adult day care or daily living assistance services.

Supplemental Plans

A **Medigap policy** can be purchased to help cover costs that may be associated with deductibles, copays, and coinsurance.

Medigap plans can be extremely helpful, but according to AgingInPlace, they will not help with “…benefits related to vision or dental, hearing aids, eyeglasses, private-duty nursing, or long-term care.”

2020 Updates

There were various changes to Medicare overall for 2020. Here are some of the highlights:

- The premium for Medicare Part B is increasing by $9.10, to $144.60.
- The deductible for Medicare Part B is increasing by $13, to $198.
- The deductible for Medicare Part A is increasing by $44, to $1,408.

This affects everyone with Medicare, not just those who are undergoing cancer treatment.

Changing Medicare Plans

Unfortunately, if your Medicare cancer coverage is lacking, you can't switch whenever you'd like. You should speak to your physician about your needs and note what your plan is lacking. You can compare plans here.

You can change Medicare plans during the Open Enrollment Period each year between October 15 and December 7; coverage begins January 1 of the following year. If you're currently enrolled in a Medicare Advantage Plan, there is an additional Open Enrollment Period between January 1 and March 31; however, this period only allows you to switch between Advantage plans. If you want to switch back to Original Medicare, you must enroll in the first Open Enrollment Period.