

will medicare pay for massage therapy

will medicare pay for massage therapy is a common question among seniors and individuals seeking alternative treatments for pain relief and wellness. Understanding whether Medicare covers massage therapy involves navigating the specifics of Medicare policies, including what types of treatments are eligible and under what circumstances. This article explores the coverage details, eligibility criteria, and alternative payment options related to massage therapy under Medicare. It also clarifies the distinction between traditional medical coverage and supplemental or alternative programs. Readers will gain a comprehensive understanding of how Medicare interacts with massage therapy services and what options exist if coverage is limited or unavailable. Below is a detailed table of contents to guide the discussion.

- Medicare Coverage Overview
- Conditions Under Which Medicare May Cover Massage Therapy
- Limitations and Exclusions of Massage Therapy Coverage
- Alternative Options for Paying for Massage Therapy
- Tips for Maximizing Medicare Benefits Related to Massage Therapy

Medicare Coverage Overview

Medicare is a federal health insurance program primarily designed for individuals aged 65 and older, as well as certain younger people with disabilities. It consists of multiple parts, including Part A (hospital insurance), Part B (medical insurance), Part C (Medicare Advantage), and Part D (prescription drug coverage). Each part covers different services, and coverage for therapies such as massage therapy depends largely on the specific Medicare plan and the nature of the treatment. Understanding Medicare's general stance on alternative and complementary therapies is essential for determining coverage eligibility.

Understanding Medicare Parts Relevant to Massage Therapy

Medicare Part B is the most relevant section when considering coverage for outpatient services, including therapeutic treatments. However, traditional Medicare typically covers only services that are deemed medically necessary and provided by licensed healthcare professionals within certain guidelines.

Massage therapy often falls under complementary or alternative medicine, which is not routinely covered by standard Medicare plans. Medicare Advantage (Part C) plans may offer additional benefits, but these vary widely by provider and region.

Conditions Under Which Medicare May Cover Massage Therapy

While traditional Medicare generally does not cover massage therapy, there are specific scenarios where coverage might be possible. These scenarios usually involve massage therapy prescribed by a physician as part of a treatment plan for a diagnosed medical condition. It is important to meet strict criteria that define the medical necessity and appropriateness of the massage therapy.

Medical Necessity and Physician Prescription

For Medicare to consider paying for massage therapy, the service must be prescribed by a qualified healthcare provider as medically necessary. This means that massage therapy must be part of a broader treatment strategy for conditions such as musculoskeletal injuries, chronic pain conditions, or post-surgical rehabilitation. The prescription should clearly indicate the purpose of the therapy and the expected health outcomes. Without documented medical necessity, Medicare will likely deny claims for massage therapy.

Therapeutic Modalities Covered Under Medicare

Medicare often covers physical therapy and other rehabilitative services that may include manual therapy techniques similar to massage. In some cases, massage therapy may be considered a component of physical therapy sessions provided by licensed physical therapists. This coverage is typically limited to scenarios where massage is integrated into a medically necessary rehabilitation program rather than standalone sessions.

Limitations and Exclusions of Massage Therapy Coverage

Despite possible exceptions, Medicare imposes strict limitations on coverage for massage therapy. Understanding these exclusions helps beneficiaries set realistic expectations and explore alternative solutions if necessary. Massage therapy for general wellness, relaxation, or non-medical purposes is almost never covered.

Exclusions for Non-Medical and Wellness Massage

Medicare excludes coverage for massage therapy aimed at relaxation, stress relief, or other non-medical benefits. Spa treatments and massages provided without a physician's referral or outside a medically supervised program do not qualify for Medicare reimbursement. This limitation reflects Medicare's focus on medically necessary care rather than elective or complementary wellness services.

Provider and Setting Restrictions

Medicare requires that covered services be provided by licensed and certified healthcare professionals operating within approved settings. Massage therapists without appropriate medical credentials or those working independently without physician supervision are generally not eligible for Medicare reimbursement. Additionally, treatment provided in non-approved facilities such as spas or private massage clinics is not covered.

Alternative Options for Paying for Massage Therapy

When Medicare does not cover massage therapy, beneficiaries have several alternative payment options to consider. These alternatives can help individuals access massage therapy for therapeutic or wellness purposes without relying on Medicare coverage.

Medicare Advantage Plans and Supplemental Insurance

Some Medicare Advantage (Part C) plans offer additional benefits not included in traditional Medicare, including limited coverage for alternative therapies such as massage. It is essential to review plan details carefully to determine if massage therapy is covered and under what conditions. Similarly, Medigap or other supplemental insurance policies typically do not cover massage therapy, but beneficiaries should verify their specific plan benefits.

Out-of-Pocket Payment and Flexible Spending Accounts

Many individuals choose to pay for massage therapy out of pocket, especially if used for wellness and relaxation. Additionally, Flexible Spending Accounts (FSAs) or Health Savings Accounts (HSAs) may be used to cover massage therapy costs if the treatment is prescribed by a healthcare provider for a specific medical condition. Documentation from a physician may be required to qualify for these tax-advantaged spending options.

Community and Nonprofit Programs

Some community health centers, nonprofit organizations, and wellness programs offer massage therapy services at reduced costs or on a sliding scale. These programs can provide affordable access to massage therapy for individuals who do not have insurance coverage for such treatments.

Tips for Maximizing Medicare Benefits Related to Massage Therapy

Beneficiaries interested in incorporating massage therapy into their healthcare routine can take several steps to optimize their Medicare benefits and reduce out-of-pocket expenses.

Consulting Healthcare Providers

Always consult with a primary care physician or specialist to determine if massage therapy is appropriate and medically necessary. A physician's referral or prescription can be critical in establishing eligibility for any Medicare coverage or reimbursement options.

Documenting Medical Necessity

Maintain thorough records of medical diagnoses, treatment plans, and physician recommendations. Documentation that supports the medical necessity of massage therapy can improve the likelihood of coverage under Medicare or related programs.

Exploring Medicare Advantage Plan Options

Review and compare Medicare Advantage plans annually during open enrollment to identify plans that may offer enhanced coverage for alternative and complementary therapies, including massage therapy.

Verifying Provider Credentials

Ensure that massage therapy services are provided by licensed professionals who meet Medicare's requirements for coverage. This verification is essential for submitting claims and obtaining reimbursement when applicable.

- Verify medical necessity with a physician's referral
- Use licensed and certified providers

- Explore Medicare Advantage plans for expanded benefits
- Consider FSAs or HSAs for payment options
- Keep detailed documentation of treatments and prescriptions

Frequently Asked Questions

Does Medicare cover massage therapy sessions?

Medicare generally does not cover massage therapy as a standalone treatment because it is often considered an alternative or complementary therapy rather than a medically necessary service.

Are there any circumstances under which Medicare might pay for massage therapy?

Medicare may cover massage therapy if it is part of a treatment plan prescribed by a doctor for a specific medical condition, such as pain management after surgery or injury, and if it is provided by a licensed healthcare professional within the scope of Medicare-covered services.

Which parts of Medicare might offer coverage related to massage therapy?

Original Medicare (Part A and Part B) typically does not cover massage therapy. However, some Medicare Advantage (Part C) plans may offer additional benefits that include coverage for massage therapy or wellness programs.

How can I find out if my Medicare plan covers massage therapy?

You should review your specific Medicare plan details or contact your plan provider directly to inquire about coverage for massage therapy, as benefits can vary widely between plans and regions.

Are there alternative ways to get massage therapy covered if Medicare does not pay for it?

If Medicare does not cover massage therapy, you might explore options such as using flexible spending accounts (FSAs), health savings accounts (HSAs), or seeking coverage through private insurance policies that include complementary and alternative medicine benefits.

Is massage therapy considered medically necessary by Medicare standards?

Medicare typically requires treatments to be medically necessary to qualify for coverage. Since massage therapy is often viewed as a complementary treatment and not essential for diagnosing or treating a medical condition, it usually does not meet Medicare's criteria for medical necessity.

Additional Resources

1. *Medicare and Massage Therapy: Understanding Coverage Basics*

This book provides a comprehensive overview of how Medicare approaches coverage for massage therapy. It explains the criteria Medicare uses to determine eligibility, including the types of conditions that may qualify for reimbursement. Readers will gain insight into the documentation and physician referrals needed for massage therapy coverage. The book is designed to help patients and healthcare providers navigate the complexities of Medicare billing.

2. *The Medicare Guide to Alternative Therapies: Is Massage Covered?*

Focusing on alternative and complementary therapies, this guide explores the extent to which Medicare covers services like massage therapy. It discusses recent policy changes, typical exclusions, and the role of massage in pain management and rehabilitation. The book also offers practical advice on submitting claims and working with Medicare Advantage plans. Ideal for patients seeking non-traditional treatments under Medicare.

3. *Massage Therapy and Medicare: What You Need to Know*

This resource breaks down the relationship between massage therapy and Medicare coverage with clear explanations and case studies. It highlights the differences between Medicare Part A, B, and supplemental plans in relation to massage services. The book also addresses common misconceptions and provides tips for maximizing benefits. Healthcare professionals and beneficiaries alike will find this book valuable for informed decision-making.

4. *Billing Medicare for Massage Therapy: A Provider's Handbook*

Aimed at massage therapists and medical billing professionals, this handbook details the protocols for submitting Medicare claims related to massage therapy. It covers necessary documentation, coding requirements, and compliance with Medicare guidelines. The book also discusses denial reasons and how to appeal claims effectively. Practical and detailed, it serves as a key reference for providers seeking Medicare reimbursement.

5. *Medicare Coverage Policies: Alternative Treatments and Massage Therapy*

This book analyzes Medicare's formal policies on covering alternative treatments, with a dedicated section on massage therapy. It reviews clinical studies that influence Medicare's stance and explains how policy evolves with emerging evidence. The text also guides readers through the appeals process when coverage is initially denied. It's a useful resource for patients,

caregivers, and healthcare advocates.

6. Exploring Medicare Advantage Plans: Coverage for Massage Therapy

This guide examines how Medicare Advantage plans differ from traditional Medicare in terms of coverage for massage therapy. It explains the variety of plan options, benefits, and limitations, helping readers choose plans that best fit their therapy needs. The book includes tips for negotiating coverage and understanding plan networks. It's particularly helpful for beneficiaries interested in alternative health benefits.

7. Integrative Medicine and Medicare: The Role of Massage Therapy

Focusing on the integration of massage therapy within conventional medical treatment, this book discusses how Medicare supports or restricts such integrative approaches. It covers the medical justification required for massage therapy to be covered under Medicare. The book also highlights successful case studies and pathways for approval. It's an insightful resource for both patients and healthcare providers exploring holistic care.

8. Patient's Guide to Medicare and Massage Therapy Benefits

Designed for Medicare beneficiaries, this guide explains how to determine if massage therapy can be covered under their specific plan. It includes step-by-step instructions on obtaining referrals, submitting claims, and appealing denials. The book also discusses the financial aspects and potential out-of-pocket costs. It empowers patients to advocate for their access to massage therapy services.

9. Healthcare Law and Medicare: Massage Therapy Coverage Explained

This book delves into the legal framework governing Medicare's coverage decisions related to massage therapy. It discusses relevant laws, regulations, and court cases that have shaped current policies. The text also explores patient rights and provider obligations within the Medicare system. Legal professionals, healthcare administrators, and informed patients will find this book particularly useful.

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Reviews the scientific evidence in support of acupuncture, biofeedback, hypnosis, massage, chiropractic, yoga, herbs, and essential oils Throughout history many healing traditions have focused on analgesia--the alleviation of pain--an area in which modern medicine provides few options beyond narcotics, steroids, and surgery. For those seeking drug- and surgery-free alternatives or complements to conventional pain management, the choices can be overwhelming. How do you know which method will work for you? In this guide to safe and effective natural therapies for acute and chronic pain, authors Marc S. Micozzi, M.D., Ph.D., and Sebhia Marie Dibra explain how your emotional boundary style--how you react to emotional, social, environmental, and physical stresses--affects which complementary treatments will work best for you. Providing an easy questionnaire to determine your emotional type and an interactive self-assessment for finding the right pain treatment for your condition, they explore the effectiveness of mind-body treatments for each emotional type and for many common pain disorders, including arthritis, back pain, fibromyalgia, irritable bowel, ulcer, migraine headaches, carpal tunnel, anxiety, PTSD, and other chronic pain conditions. They review the available research and scientific evidence in support of each therapy, suggesting only well-established, safe, and clinically proven alternative treatments, such as acupuncture, biofeedback, hypnosis, massage, chiropractic, yoga, herbs, and essential oils. Approaching pain holistically, they reveal how pain should be understood as a dynamic condition--an interaction between mind and body as well as between patient and therapy--and how your emotional type is key to long-lasting and successful results.

will medicare pay for massage therapy: Consumer Health and Integrative Medicine, Third Edition Linda Baily Synovitz, Karl L. Larson, 2025-08-12 Today, being a health consumer encompasses more than being knowledgeable about traditional medicine and health practice; it also requires one to be well-informed about the expanding field of complementary and integrative health and healthcare. *Consumer Health and Integrative Medicine: A Holistic View of Alternative Medicine Systems and Complementary Health Care* expands upon the many alternative modalities that other consumer health texts overlook. It includes chapters on major alternative medicine systems and healing modalities, including Ayurvedic medicine; traditional Chinese medicine; naturopathic and homeopathic medicine; mind-body interventions; energy therapies; botanicals; aromatherapy and essentials oils; and manipulative and body-based therapies. The authors' mission is to help readers increase their knowledge base and become informed consumers. New research and statistics regarding the various complementary and alternative methodologies. Three New Chapters: Native American Medicine and Healing Traditions (8), Kampo Medicine of Japan (11), and Traditional Arabic and Islamic Medicine (TAIM) (12) Changes in terminology to comply with updated National Center for Complementary and Integrative Health (NCCIH) terminology New information on the cost of health care in the U.S. as compared with other advanced countries, including prescription drug prices. Added content on health product advertising practices, including internet-based and social media advertising. Discussion of how consumers can protect their rights and more detailed information on current types of fraud. *Consumer Health Alternative & Complementary Healthcare Integrative Health/Medicine Holistic Healing/Health/Medicine* © 2026 | 350 pages

will medicare pay for massage therapy: Essentials of Law, Ethics, and Professional Issues in CAM - E-Book Julie Zetler, Rodney Bonello, 2011-11-03 A pioneering local textbook covering curriculum requirements for Complementary and Alternative Medicine (CAM) students. Legal, ethical, and professional practice issues are essential curriculum components of all Complementary and Alternative Medicine courses. Statutory bodies, professional associations, educational institutions and accreditation authorities require the incorporation of such content into CAM study. This has created the need for a definitive guide written specifically for Australian students according to CAM curriculum requirements. *Essentials of Law, Ethics and Professional Issues for CAM* is the only local textbook which deals comprehensively with legal, ethical and professional practice issues for Complementary and Alternative Medicine (CAM) students. This timely medical text takes a multidisciplinary approach, and is written by authors who are both academics and practitioners, with contributing authors for individual CAM modalities. *Essentials of Law, Ethics and Professional*

Issues for CAM is ideal for students, trainees and even practitioners in various modalities, including naturopathy, traditional Chinese medicine, massage, osteopathy, chiropractic and western herbal medicine. - presents a combined solution for professional practice courses which cover legal, ethical and professional practice considerations - is the only local book to address these issues for modalities considered by COAG for regulation and registration - designed to meet the needs of CAM students at Diploma, Bachelor and Coursework Masters levels - case studies, alert boxes, tips and explanations contained throughout - includes integrative practice considerations

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will medicare pay for massage therapy: What You Must Know About Strokes Amytis Towfighi, Laura Stevens, MSci, 2020-07-31 No one is ever prepared for a stroke. It just happens, and when it does, the results can be life altering. From difficulties with communication to weakness, numbness, and cognitive difficulties, a stroke can have a wide range of consequences. For most people affected by a stroke, a flood of questions come afterward: How did this happen? What do we do next? What are our options? How long will recovery take? Am I at risk for another stroke? To answer these questions and so many others, stroke specialist Dr. Amytis Towfighi and best-selling health writer and stroke survivor Laura Stevens have written What You Must Know About Strokes. Written in plain English, this useful guide offers all the information stroke survivors and their loved ones need to know in order to ask the right questions and make informed decisions. The book is divided into four parts. Part 1 explains what a stroke is and which risk factors increase the odds of having a stroke. It also includes information on identifying the early signs of a stroke and what to do when they appear. Part 2 looks at the immediate care given to stroke survivors as they are brought into a hospital setting. Part 3 details the most common rehabilitation treatments given to stroke patients to help them regain their ability to carry out their daily activities, mobility, speech, and cognition. These include occupational, physical, and speech therapies. It also discusses a number of complementary and alternative treatments that may be helpful. Part 4 offers important suggestions on lifestyle and nutrition to help patients avoid another stroke. Part 5 provides a look at life after a stroke and the issues stroke survivors may face. It offers practical and easy-to-follow advice on moving forward. The book also offers a section of resources, listing services and agencies that provide answers and assistance to stroke patients and their families. The many challenges of dealing with a stroke are great—for patients as well as their loved ones. The road back is not always easy. Understanding what is happening and what treatment options are available is crucial. The information contained in this book can greatly benefit anyone dealing with the aftermath of a stroke and make all the difference in the world.

will medicare pay for massage therapy: *Mental Health in Older People Across Cultures* Nhi-Ha Trinh, Iqbal Ahmed, Dinesh Bhugra, 2024-12-27 As people across all nations around the world are beginning to live longer, the World Health Organization estimates the number of older adults will double to 1.5 billion by 2050. This presents visible increases in older adult mental health issues, and it is therefore vital that we understand the cross-cultural impact of social determinants of health in psychiatric illness and care in aging adults. As part of the Oxford Cultural Psychiatry series, *Mental Health in Older People Across Cultures* provides a detailed overview of the diverse factors, including socioeconomic and systemic factors within and across countries that impact the process of ageing, mental health and illnesses of older adults, and their care. This unique resource provides a necessary clinical understanding of factors on ageing, and the varied roles that families and caregivers have on the ageing process, with an emphasis on highlighting similarities and differences across cultures. The second half of the book then focuses on specific disorders in older adults across the globe affected by these factors, the nuances impacting diagnosis and treatment of these disorders, as well as research and development of healthcare policy. Written by experts in the

field from across the world, this comprehensive book will be of great interest to a diversity of readers, from psychiatrists to trainees, general practitioners to social workers, and many other mental health providers. From epidemiology to economics and substance use disorders, and from East Asia, to Africa, and the Americas, this valuable addition to the field of mental health in older adults provides a world of fascinating insight.

will medicare pay for massage therapy: Complementary and Integrative Medicine in Cancer Care and Prevention Marc S. Micozzi, 2006-10-25 Provide whole care to your cancer patients with: Up-to-date information on the uses of diet, nutrition, and herbs Elucidations of the use of mind-body therapies such as Guided Imagery, Expressive Therapies, and spirituality Legal and medical guidance for incorporating Naturopathy, Acupuncture, Homeopathy, and Ayurvedic Medicine in cancer care According to the U.S. National Center for Health Statistics and the U.S. Centers for Disease Control (2004), up to 80% of cancer patients undergoing treatment by oncologists and radiation therapists also supplement their treatments with complementary and integrative medicines (CIM). Dr. Marc S. Micozzi has designed this text to provide a comprehensive resource for students and practitioners on the evidence for and applications of complementary, alternative, and integrative medical therapies. This is the first integrative oncology text for health professionals, and as such, it is essential reading for the incorporation of evidence-based practice into the care of patients with cancer and toward the prevention of cancer in the general population.

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will medicare pay for massage therapy: Personal Finance After 50 For Dummies Eric Tyson, Robert C. Carlson, 2021-03-26 The best way to take control of your post-career financial future Retirement is lasting longer for all of us. That's why—and however long you decide to keep working—it's essential to plan ahead so you can live your post-career life as you wish. The latest edition of Personal Finance After 50 For Dummies details what you need to know—making it the perfect book to shelve next to your diet and fitness library, so you can keep your finances, as well as your health, in peak condition. Whether you're new to financial planning or are pretty savvy but want to cut through the noise with targeted information and advice, you'll find everything you need to know about how best to spend, invest, and protect your wealth so you can make your senior years worry-free, healthy, and fun. In plain English, retirement and financial experts Eric Tyson and Bob Carlson cover all the issues from investing, Social Security, and the long-term insurance marketplace to taxes and estate planning—including state-by-state differences. They demystify the muddy world of financial planning and provide strategies that make the course ahead crystal clear. They also dive into less obvious territory, showing how it's possible to strategize financially to avoid the worst impact of unexpected events—such as the COVID-19 crisis—as well as exploring what investment approaches you can take to protect the most important possession of all: your own and your family's health. Minimize your taxes and make wise investing decisions Find out how the SECURE Act affects retirement accounts and savings Navigate the latest Medicare, Social Security, and property tax rules Dig into what's new in estate planning and reverse mortgages Get what you want from your career as you approach retirement Whether doing it for yourself or for parents, it's never too late to begin retirement planning—and this highly praised, straightforward book is the best way to take control, so you can be confident your senior years are exactly what you want them to be: golden.

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Connective Tissue

will medicare pay for massage therapy: Leading an Academic Medical Practice Lee B. Lu, Robert J. Fortuna, Craig F. Noronha, Halle G. Sobel, Daniel G. Tobin, 2024-02-28 Authored and edited by a prestigious team of academic clinician-educators affiliated with the Society of General Internal Medicine (SGIM), this now fully updated and expanded second edition of Leading an Academic Medical Practice provides a roadmap for clinic directors, core faculty, and educational leaders seeking to develop and administer a successful and cutting-edge academic medical practice. Each chapter of this book focuses on a particular aspect of clinic leadership and offers real-world examples and management pearls to help readers translate theory into practice. In addition to updated core content on topics such as Accreditation Council for Graduate Medical Education (ACGME) requirements, ambulatory curricula, clinical workflows, billing & coding, population health, evaluation and feedback, patient-centered medical home (PCMH) implementation, controlled substance policies, and student engagement, this new edition also focuses on issues particularly relevant for today's medical practice including social justice, diversity in residency practices, healthcare advocacy, physician burnout, telemedicine, and crisis management (e.g., public health emergencies). This resource is an ideal companion for academic clinician-educators across all levels of training and experience. Aspiring and new clinic directors will find this book offers essential tools to get started, and seasoned clinic leaders can use this publication to elevate their practice to the next level. In addition to clinic directors, core faculty, and administrative and educational leaders in academic outpatient medicine, healthcare specialists focused on system-based practice, quality-improvement, and patient safety will also find this resource valuable. Those working within the fields of primary care, internal medicine, and related specialties will find this book to be of special relevance. Now more than ever, the complexities of leading an academic medical practice present a unique challenge. This book, both comprehensive and practical, will help to overcome these challenges today and in the years to come.

will medicare pay for massage therapy: *The Psychology of Pain Relief* David Cosio, 2025-08-28 The world in the 21st century is an analgesic culture - one in which individuals work to avoid pain and distress. When this effort fails, individuals believe it is because pain falls outside of their expectations. The pain lasts too long, does not respond to treatment, or begins to impair their social function. People who suffer from chronic pain often persevere in misdirected attempts to solve the problem of pain, and unwittingly fall deeper into distress and disability. In general, the goals of psychological treatment are to reframe the problem of pain toward one of self-management - improved engagement in valued activities, reduced affective distress, and a reduction in the complaint of pain. This book aims to empower healthcare providers, university teachers, and researchers, to help them understand the normal psychology of pain, and its relationship with mental health disorders, and to guide them through different approaches to the psychological treatment of chronic pain.

will medicare pay for massage therapy: *Lost in Illusion* Hilary O'Brien, 2006-08 Imagine? Not being able to move from your shoulders down, lying in the same bed, in the same room, 24 hours a day for over 12 years! *Lost in Illusion* is a candid and informative personal account of living with Multiple Sclerosis. Special emphasis is placed on many of the popular issues hitting the media now, such as medical mistakes, neglect and even abuse of the sick and disabled in our country today. Are you or a loved one suffering from a disease? Have you been told that there is nothing else you can do for this disease? Have you exhausted all resources and have been unable to come up with any answers? Do you need more information on where to go, how to get there, and which doctors to see for cutting-edge treatment? Do you need to know more about the promising hope of stem cell therapy? If you answered ?yes? to one or more of these questions, then *Lost in Illusion* is a MUST READ!

will medicare pay for massage therapy: *Get What's Yours for Medicare* Philip Moeller, 2016-10-04 A coauthor of the New York Times bestselling guide to Social Security *Get What's Yours* authors an essential companion to explain Medicare, the nation's other major benefit for older

Americans. Learn how to maximize your health coverage and save money. Social Security provides the bulk of most retirees' income and Medicare guarantees them affordable health insurance. But few people know what Medicare covers and what it doesn't, what it costs, and when to sign up. Nor do they understand which parts of Medicare are provided by the government and how these work with private insurance plans—Medicare Advantage, drug insurance, and Medicare supplement insurance. Do you understand Medicare's parts A, B, C, D? Which Part D drug plan is right and how do you decide? Which is better, Medigap or Medicare Advantage? What do you do if Medicare denies payment for a procedure that your doctor says you need? How do you navigate the appeals process for denied claims? If you're still working or have a retiree health plan, how do those benefits work with Medicare? Do you know about the annual enrollment period for Medicare, or about lifetime penalties for late enrollment, or any number of other key Medicare rules? Health costs are the biggest unknown expense for older Americans, who are turning sixty-five at the rate of 10,000 a day. Understanding and navigating Medicare is the best way to save health care dollars and use them wisely. In *Get What's Yours for Medicare*, retirement expert Philip Moeller explains how to understand all these important choices and make the right decisions for your health and wealth now—and for the future.

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