

Understanding Your Medicare Benefits: Some Things Medicare Doesn't Cover

Figuring out whether Medicare will pay your claims is often confusing. Payment of claims depends on many factors. However, there are certain things that Original Medicare will generally NOT cover, such as:

- Routine vision care and exams; glasses.
- Routine hearing exams, hearing aids, or the cost of fitting hearing aids (however, you will only pay 20% of the Medicare-approved amount for diagnostic hearing exams)
- Routine foot care (although there are a few exceptions)
- Orthopedic shoes
- Most dental care and dentures
- Virtual colonoscopies
- Acupuncture
- Holistic medicine
- Cosmetic surgery
- Outpatient prescription drugs (with a few exceptions) (However, Medicare Part D covers prescription medications.)
- Medicare will pay for **ambulance transport** under very specific circumstances; these claims are often denied if the requirements are not met.
- If you elect **hospice care**, Medicare will not pay for room and board charges. This can result in large and unexpected bills. Although there are advantages to choosing hospice care under some circumstances, it is important to be clear about what will not be covered when you or your spouse decide on hospice care. Ask for information when you are deciding.
- Charges for things such as television, telephone, a private room, private duty nursing, or personal care items (razors, slipper socks, etc.) while you are hospitalized.
- Deductibles, coinsurance, or copayments when you get health care services
- Custodial care (help with bathing, dressing, using the bathroom, and eating) at home or in a nursing home if that is the only kind of care that is received.
- Health care received while outside of the United States (except in limited cases.)

These are just a few of the things that are not covered by the Original Medicare Plan. There are other things that Medicare does not cover. If you are unsure about whether Medicare will pay for a certain service, call 1-800- MEDICARE for assistance. Medicare Advantage plans may include extra benefits, such as routine physical and vision exams, prescription drugs, and dental care. For specific questions on what Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) covers, or for more information about your Medicare health coverage choices, please call the Medicare Helpline at 1-800-MEDICARE (1-800-633-4227) for English or Spanish, or TTY 1-877-486-2048.