



Five Surprising Things Medicare Does Not Pay For

Medicare is the federal health insurance program which is generally for people who are 65 or older, although it also covers certain younger people with disabilities and people with End-Stage Renal Disease. Although it covers a large number of health related expenses, there are some services you may be surprised to learn that it does not cover.

Dental Care. Medicare does not cover routine visits to the dentist, nor will it pay for common treatments like root canals or fillings. Seniors who require dentures are also out of luck, as are people who need serious procedures like oral surgery for gum disease. Medicare will only pay for dental treatments if those treatments are medically necessary for a patient to undergo other treatment that is covered under Medicare. For example, it will pay for a tooth extraction but only if you must extract a tooth before undergoing heart surgery.

Eye Exams and Corrective Lenses. More than 90% of people 50+ require glasses or contact lenses and annual eye exams are required to update their prescription. These exams are also critical to check for serious conditions like cataracts. Unfortunately, Medicare will not pay for these exams or corrective eyewear (glasses and contacts).

Health Care Outside of the United States. Medicare typically won't pay for health care that you receive while outside the United States. There are a couple of exceptions such as, if you're in the U.S. but a foreign hospital is closer than the nearest U.S. hospital. Or, if you're traveling through Canada on your way between Alaska and another state when a medical emergency occurs, a Canadian hospital can be used to treat the emergency.

Hearing Exams and Hearing Aides. Many people are also surprised to learn that Medicare does not cover routine hearing exams. Close to a quarter of all seniors between the ages 65 to 74 suffer from disabling hearing loss. This number jumps to 50% of the population age 75 and older. Sadly, hearing aids and the exams for selecting and fitting an appropriate hearing aid are not covered by Medicare.

Long Term Care Costs. Medicare defines long term care as "a range of services and support for your personal care needs". While most people think of long-term care as the type of care you receive in a nursing home, it can also include home healthcare and even adult day-care services. If you need assistance with daily activities like bathing, using the bathroom, or eating, then you need long-term care. Unfortunately many people mistakenly think that Medicare will pay for their long term care but the truth is that Medicare will pay very little towards this care. In general, Medicare will pay for rehabilitative care in a nursing home, but only up to a maximum of 100 days, and only if you meet very strict requirements. Even during that potential 100 day period, Medicare does not pay all of the costs often leaving a patient with a hefty co-payment. When it comes to in-home care, it often pays even less and again only if you meet very strict requirements.

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