

How to Keep Your Doctors in Medicare

If you're turning 65 soon, you may be wondering if you can keep your current doctors when you enroll in Medicare. The short answer is: many people do.

But asking the right questions is critical to understanding which physicians will accept your new Medicare coverage—or if you should consider new providers.

In this video, we'll explain how your provider options may change depending on how you receive your Medicare benefits. Then, you'll learn exactly what to ask your doctors to find out if they accept Medicare, and how to choose a plan that lets you keep your current providers.

96% of health care providers accept Original Medicare, or Parts A and B. So, there's a good chance your doctor does, too.

If you enroll in a Medicare Supplement plan (also known as Medigap), doctors who accept Medicare will accept your Medicare Supplement plan too.

But watch out: just because your doctor accepts Medicare, doesn't mean they accept Medicare assignment.

Medicare assignment is the federally-approved price for a particular service. Some doctors (those who don't accept assignment) charge more than Medicare will pay, leaving you to cover the difference out of your own pocket.

But let's look at how choosing a Medicare Advantage plan instead of staying with Original Medicare changes the landscape.

Many Medicare Advantage plans have a network of providers, similar to employer-provided health plans that you may have had in the past.

For example, HMO plans require that patients see only in-network doctors who are contracted with that plan, while PPOs have a network of low-cost, preferred providers.

These networks are typically local or regional, covering just your city or county. But just because a doctor practices near you, doesn't mean they're part of one of these networks.

Some doctors are members of several plan networks, while others may be in just one (or no) network.

If you want to keep your doctor after enrolling in Medicare Advantage, you'll need to find out which plans your doctor is contracted with.

So let's talk about what to ask your physician.

To find out if you can keep your doctor with Original Medicare, call your doctor's office and ask:

"Do you participate in Original Medicare? If so, do you accept Medicare assignment?"

It's important that you ask this exact question. If you don't, you may not get an accurate answer.

If you just say, "Do you take Medicare?" your doctor and their staff won't know whether you mean Original Medicare or Medicare Advantage.

And you won't know if your doctor accepts Medicare-approved pricing, so you could get stuck paying excess charges out-of-pocket.

If you want to find out if your doctor accepts local Medicare Advantage plans, ask:

"Do you participate in any Medicare Advantage networks? If so, for which plans are you in-network?"

Again, it's important to ask this exact question.

Don't say, "Do you take Aetna?" because a medical professional won't know if you're talking about an Aetna Medigap plan, an Aetna Medicare Advantage plan, or even a group health plan that's not affiliated with Medicare at all.

Repeat this process with all the doctors you want to keep, and use the worksheet that accompanies this video to keep track of which plans your providers accept.

We encourage you to ask your doctors' offices about Original Medicare and Medicare Advantage. For some people, keeping their current providers is critical for choosing between Original Medicare and Medicare Advantage.

To learn what else to consider when choosing how to receive your Medicare benefits, watch our video on Medigap Vs. Medicare Advantage.

If you're close to enrolling in Medicare, consider signing up to receive our e-mails. We'll send you helpful guides, hints, and reminders so you can get the info you need to make informed decisions regarding your coverage.