

compiled by:



# A GUIDE TO: Breast MRI Coverage



## » I am insured through

### Medicare Part B

**Medicare Part B** covers 80% of breast MRI costs. **You will be expected to pay 20% out of pocket unless you have already met your \$240 deductible.**

**If you have Medicare Part B or are enrolled in a Medicare Advantage or supplemental plan**, you must meet some additional requirements for Medicare to pay the cost of your MRI. These requirements include the following criteria:

- A doctor who accepts Medicare has ordered the MRI
- The MRI is performed at a Medicare-approved hospital or facility
- The test must be deemed medically necessary and appropriate for the condition being evaluated
- Both the doctor and testing facility must accept Medicare

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### Medicare Advantage

**Medicare Advantage** typically covers breast MRI. Your individual plan may have certain requirements such as using the plan's provider network. Contact your plan provider to determine your costs.

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### Medicare Supplement

**Medicare Supplement** insurance plans, also known as MedSupp or MediGap, are supplemental insurance policies that "fill in the gaps" of Original Medicare. Since these plans are in addition to Original Medicare, expect your Medicare plan to still cover 80 percent of MRI costs. **You will be expected to pay 20% of the cost, unless you have already met your yearly deductible.**

Medigap policies may reduce out-of-pocket costs. However, this is all dependent on the specific plan and insurance company.

**\$> To access a Medicare cost calculator, visit [pbcc.me/MRIMedicare](https://pbcc.me/MRIMedicare)**