



Medicare & Your Mental Health Benefits

GETTING STARTED



Get support when you need it.

Know your rights

You have the right to:

- Be treated with dignity and respect at all times
- Be protected from discrimination
- Have your personal and health information kept private
- Get a decision about health care payment, coverage of services, or prescription drug coverage

For more information on your Medicare rights, visit Medicare.gov, and select "Your Medicare rights" under "Claims & Appeals." Or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For more information on Medicare appeals, visit Medicare.gov/claims-and-appeals, or call 1-800-MEDICARE.

"Medicare & Your Mental Health Benefits: Getting Started" isn't a legal document. More details are available at Medicare.gov/publications in the "Medicare & Your Mental Health Benefits" booklet. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

Where can I get more information?

- **To get more information about Medicare costs, coverage, and appeals**, visit Medicare.gov. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- **To view or print the booklet "Medicare & Your Mental Health Benefits,"** visit Medicare.gov/publications, or call 1-800-MEDICARE.
- **For free health insurance counseling and personalized help with insurance questions**, call your State Health Insurance Assistance Program (SHIP). Visit shiptacenter.org, or call 1-800-MEDICARE to get the phone number for the SHIP in your area.

For more information about mental health services, visit mentalhealth.gov or contact:

- **National Institute of Mental Health (NIMH), National Institutes of Health (NIH)** – Visit nimh.nih.gov, or call 1-866-615-6464. TTY users should call 1-866-415-8051.
- **Substance Abuse & Mental Health Services Administration (SAMHSA)** – SAMHSA has a treatment facility locator and a mental health services locator on its website. Visit samhsa.gov, or call 1-877-SAMHSA-7 (1-877-726-4727). TTY users should call 1-800-487-4889.
- **Mental Health America** – Visit mentalhealthamerica.net, or call 1-800-969-6642. TTY users should call 1-800-433-5959.
- **National Alliance on Mental Illness (NAMI)** – Visit nami.org, or call the Information Helpline at 1-800-950-NAMI (1-800-950-6264).
- **National Council for Behavioral Health** – Visit www.thenationalcouncil.org, or call 1-202-684-7457.

If you need help now, call the National Suicide Prevention Lifeline (24 hours a day, 7 days a week) at 1-800-273-TALK (1-800-273-8255). TTY users should call 1-800-799-4TTY (1-800-799-4889).

Let's get started

Mental health conditions, like depression or anxiety, can happen to anyone at any time. Talk to your doctor or health care provider if you have:

- Thoughts of ending your life
- Sad, empty, or hopeless feelings
- A lack of energy
- Trouble concentrating
- Trouble sleeping
- Little interest in things you used to enjoy
- Weight loss or loss of appetite
- Increased use of alcohol or other drugs

What's covered

Medicare Part A (Hospital Insurance) helps pay for mental health care if you're an inpatient in a general or psychiatric hospital. Part A covers your room, meals, nursing care, therapy or other treatment for your condition, lab tests, medications, and other related services and supplies. If you're in a psychiatric hospital (instead of a general hospital), Part A only pays for up to 190 days of inpatient psychiatric hospital services during your lifetime. **Medicare Part B** (Medical Insurance) helps cover mental health services provided by doctors and other health care professionals if you're admitted as a hospital inpatient.

What's covered (continued)

Part B also helps cover outpatient mental health services that you generally get as a hospital outpatient or outside of a hospital, including visits with these types of health professionals:

- Psychiatrist or other doctor
- Clinical psychologist
- Clinical social worker
- Certain other health care professionals

Part B helps pay for these covered services:

- One depression screening per year
- Individual and group psychotherapy
- Family counseling, if the main purpose is to help with your treatment
- Certain lab and diagnostic tests
- Psychiatric evaluations
- Medication management
- Certain prescription drugs, like some injections

In some cases, **Part B** may also help pay for partial hospitalization services (an intensive, structured program of outpatient psychiatric services provided to patients as an alternative to inpatient psychiatric care).

Medicare prescription drug coverage (Part D) helps cover drugs you may need to treat a mental health condition. Medicare drug plans are required to cover all (with limited exceptions) antidepressant, anticonvulsant, and antipsychotic medications, which may be necessary to keep you mentally healthy.

What do I pay?

For **inpatient mental health services**, you pay:

- A one-time hospital deductible for each benefit period
- Days 1-60: no coinsurance amount for each benefit period
- Days 61-90: a coinsurance amount per day of each benefit period
- Days 91 and beyond: a coinsurance amount for each "lifetime reserve day" after day 90 of each benefit period (up to 60 days over your lifetime)

For most mental health services provided by doctors or other health care professionals (whether you're an inpatient or outpatient), you pay 20% of the Medicare-approved amount after the Part B deductible is met. If you get your services in a hospital outpatient clinic or hospital outpatient department, you may have to pay an **additional** copayment or coinsurance amount to the hospital.

For prescription drugs, the amount you pay varies depending on the Medicare drug plan you have. If you have limited income and resources, you may qualify for Extra Help from Medicare to help pay the costs of Medicare prescription drug coverage. For more information, visit [Medicare.gov](https://www.medicare.gov), and select "Get help paying costs" under "Your Medicare Costs," or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Visit [Medicare.gov/your-medicare-costs](https://www.medicare.gov/your-medicare-costs) for the most up-to-date information on deductibles, coinsurance, and copayments. You can also call 1-800-MEDICARE.