



# Medicare & Your Mental Health Benefits

## GETTING STARTED



Get support when you need it.

## Know your rights

You have rights and protections designed to:

- Protect you when you get health care.
- Make sure you get the health care services that the law says you can get.
- Protect you against unethical practices.
- Protect your privacy.

For more information on your Medicare rights, visit [Medicare.gov/claims-appeals/your-medicare-rights](https://www.Medicare.gov/claims-appeals/your-medicare-rights). Or, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. For more information on Medicare appeals, visit [Medicare.gov/claims-appeals](https://www.Medicare.gov/claims-appeals), or call 1-800-MEDICARE.

“Medicare & Your Mental Health Benefits: Getting Started” isn’t a legal document. More details are available in the “Medicare & Your Mental Health Benefits” booklet and on [Medicare.gov](https://www.Medicare.gov). Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

Information in this brochure was correct when printed. Visit [Medicare.gov](https://www.Medicare.gov), or call 1-800-MEDICARE (1-800-633-4227) to get the most current information. TTY users can call 1-877-486-2048.

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you’ve been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

## Where can I get more information?

- **To get more information about Medicare costs, coverage, and appeals**, visit [Medicare.gov](https://www.Medicare.gov). You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- **To view or print the booklet “Medicare & Your Mental Health Benefits,”** visit [Medicare.gov/publications](https://www.Medicare.gov/publications), or call 1-800-MEDICARE to ask for a copy.
- **For free health insurance counseling and personalized help with insurance questions**, call your State Health Insurance Assistance Program (SHIP). Visit [shiptacenter.org](https://www.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](https://www.mentalhealth.gov) or contact:

- **National Institute of Mental Health (NIMH), National Institutes of Health (NIH)**—Visit [nimh.nih.gov](https://www.nimh.nih.gov), or call 1-866-615-6464. TTY users can 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](https://www.samhsa.gov), or call 1-877-SAMHSA-7 (1-877-726-4727). TTY users can call 1-800-487-4889.
- **Mental Health America**—Visit [mentalhealthamerica.net](https://www.mentalhealthamerica.net), or call 1-800-969-6642. TTY users can call 1-800-433-5959.
- **National Alliance on Mental Illness (NAMI)**—Visit [nami.org](https://www.nami.org), or call the Information Helpline at 1-800-950-NAMI (1-800-950-6264).
- **National Council for Behavioral Health**—Visit [thenationalcouncil.org](https://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 can 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
- Loss of self-worth
- Social withdrawal and isolation

## What's covered

**Medicare Part A** (Hospital Insurance) helps pay for mental health services 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 visits you would get from a doctor and services you generally get outside of a hospital. For a list of covered doctors and services, visit [Medicare.gov/coverage/mental-health-care-outpatient](https://www.medicare.gov/coverage/mental-health-care-outpatient).

## What's covered (continued)

**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
- Partial hospitalization

**Part B** covers opioid use disorder treatment services provided by opioid treatment programs. The services include:

- Medication,
- Counseling,
- Drug testing, and
- Individual and group therapy

For more information, visit [Medicare.gov/coverage/opioid-use-disorder-treatment-services](https://www.Medicare.gov/coverage/opioid-use-disorder-treatment-services).

**Part B** also covers one alcohol misuse screening per year for adults with Medicare (including pregnant women) who use alcohol, but don't meet the medical criteria for alcohol dependency. For more information, visit [Medicare.gov/coverage/alcohol-misuse-screenings-counseling](https://www.Medicare.gov/coverage/alcohol-misuse-screenings-counseling).

If you have a substance use disorder or a co-occurring mental health disorder, you can get telehealth services from home. For more information, visit [Medicare.gov/coverage/telehealth](https://www.Medicare.gov/coverage/telehealth).

## What's covered (continued)

**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.

## 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 if you have a Medicare drug plan and which one you have. If you have limited income and resources, you may qualify for Extra Help from Medicare to help pay the costs of Medicare drug coverage. For more information, visit [Medicare.gov/your-medicare-costs/get-help-paying-costs](https://www.Medicare.gov/your-medicare-costs/get-help-paying-costs), or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

For the most up-to-date costs, visit [Medicare.gov/your-medicare-costs](https://www.Medicare.gov/your-medicare-costs) or call 1-800-MEDICARE.