

Mental health care includes services and programs to help diagnose and treat mental health conditions. Medicare covers inpatient treatment, outpatient treatment, and prescription medications to treat mental illness and substance abuse.

Know what mental health care is covered by Medicare

If you have Original Medicare

- Part A covers inpatient mental health services that you receive in either a psychiatric hospital or a general hospital.
 - Medicare covers up to 190 days of inpatient hospital care in your lifetime. If you have used your lifetime days but need additional inpatient mental health care, Medicare may cover your care at a general hospital
- Part B covers outpatient mental health care.
 - This can include individual and group therapy, substance abuse treatment, prescription drugs that you cannot administer yourself, an annual depression screening that you receive in a primary care setting, and other services.
 - Part B also covers partial hospitalization for mental health treatment for people who meet coverage requirements.

If you have a Medicare Advantage Plan, your plan must cover the same inpatient and outpatient mental health services as Original Medicare, but they may impose different rules, restrictions, and costs. If you need more information about the costs and coverage rules, or if you are experiencing problems, contact your Medicare Advantage Plan

Understand how your Part D Plan covers drugs for mental health treatment

Every Medicare Part D prescription drug plan has a list of covered drugs, called a formulary. **You should check before joining a Part D plan to ensure that any drugs you need are on your plan's formulary.**

Part D Plans are not required to cover all drugs, but they are required to cover all (with limited exceptions) antidepressant, anticonvulsant, and antipsychotic medications.

If a drug you need is not on your plan's formulary, you may need to request an exception, pay out of pocket, or file an appeal.

As a result of federal legislation, Part D plans and Medicare Advantage Prescription drug plans will have new tools to address opioid addiction beginning in 2019.

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Additional Resources

To schedule an appointment with a Medicare Specialist:

Call
866-448-0160 or email
medicare@connexioninsurance.com

See the right kind of providers to get covered services

If you have **Original Medicare**, Medicare covers mental health care received from the following kinds of providers, as long as they accept payment from Medicare: You are homebound, meaning it is extremely difficult for you to leave your home and you need help doing so.

- General practitioners
- Nurse practitioners
- Physician's assistants
- Psychiatrists
- Clinical psychologists
- Clinical social workers
- Clinical nurse specialists

If you see a non-medical doctor (such as a psychologist or clinical social worker), make sure your provider is Medicare-certified and takes assignment, meaning they accept Medicare's approved amount as full payment for a service. Medicare will only pay for the services of non-medical doctors if they take assignment.

Note that psychiatrists are more likely than any other type of provider to opt out of Medicare. Be sure to ask any provider if they accept Medicare before receiving services. To find providers that accept Medicare assignment, you can call 1-800-MEDICARE or use the Provider Compare tool on www.Medicare.gov.

If you have a **Medicare Advantage Plan**, your plan must cover the same inpatient and outpatient mental health services as Original Medicare, but they may impose different rules, restrictions, and costs. If you need more information about the costs and coverage rules, or if you are experiencing problems, contact your Medicare Advantage Plan.

- Limit you to a network of providers
- Require you to get a referral to see a specialist
- Have different cost-sharing than Original Medicare

Contact your Medicare Advantage plan to find providers who are in your plan's network and to learn about any coverage rules you need to follow.

Help is available: If you or a friend or family member is experiencing a suicidal crisis or emotional distress, contact the National Suicide Prevention Lifeline at 1-800-273-TALK (8255).

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