



Medicare & Your Mental Health Benefits

GETTING STARTED



Get support when you need it.

Know your rights

No matter how you get Medicare, you have rights and protections that:

- Provide for your safety when you get health care.
- Ensure you get the health care services the law says you can get.
- Shield you against unethical practices.
- Safeguard your privacy.

For more information on your Medicare rights, visit [Medicare.gov/basics/your-medicare-rights](https://www.medicare.gov/basics/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.

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.

Where can I get more information?

- Visit [Medicare.gov](https://www.Medicare.gov) to get more information about Medicare costs, coverage, and appeals. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- Visit [Medicare.gov/publications](https://www.Medicare.gov/publications), to view or print the booklet “Medicare & Your Mental Health Benefits.”
- Call your State Health Insurance Assistance Program (SHIP) for free health insurance counseling and personalized help with insurance questions. Visit [shiphelp.org](https://www.shiphelp.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 1-301-443-8431.
- **Substance Abuse & Mental Health Services Administration (SAMHSA)**—Visit [samhsa.gov](https://www.samhsa.gov) to find treatment facilities in your area. Or, call 1-877-SAMHSA-7 (1-877-726-4727). TTY users can call 1-800-487-4889.
- **Mental Health America**—Visit [mhanational.org](https://www.mhanational.org), or call 1-800-969-6642.
- **National Alliance on Mental Illness (NAMI)**—Visit [nami.org](https://www.nami.org), or call or text the Information Helpline at 1-800-950-NAMI (1-800-950-6264).
- **National Council for Mental Wellbeing**—Visit [thenationalcouncil.org](https://www.thenationalcouncil.org), or call 1-202-684-7457.

If you need help, call or text 988, or chat [988lifeline.org](https://www.988lifeline.org), the Suicide & Crisis Lifeline 24 hours a day, 7 days a week in the U.S.

Let's get started

Mental health conditions, like depression and 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
- Loss of self-worth
- Social withdrawal and isolation
- Little interest in things you used to enjoy
- A lack of energy
- Trouble concentrating
- Trouble sleeping
- Loss of appetite or weight loss
- Increased use of alcohol or other drugs

What's covered

Medicare Part A (Hospital Insurance) helps pay for mental health services if you're an inpatient in a general hospital or psychiatric hospital that only cares for people with mental health conditions. Part A covers semi-private rooms, meals, general nursing, drugs (including methadone to treat an opioid use disorder), 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 pay for mental health services you generally get outside of a hospital and services a hospital provides in its outpatient department. Visit [Medicare.gov/coverage/mental-health-care-outpatient](https://www.medicare.gov/coverage/mental-health-care-outpatient) for a list of covered doctors and services.

What's covered (continued)

Part B helps pay for these services, if your doctor accepts Medicare:

- One depression screening each year
- Individual and group psychotherapy
- Family counseling, if the main purpose is to help with your treatment
- Testing to find out if you're getting the services you need and if your current treatment is helping you
- Psychiatric evaluation
- Medication management
- Certain prescription drugs that aren't usually "self-administered," like some injections
- Diagnostic tests
- Partial hospitalization
- Intensive outpatient program services in certain health care settings, starting January 1, 2024

Part B covers opioid use disorder treatment services that opioid treatment programs provide. The services include:

- Medication (like methadone, buprenorphine, naltrexone, and naloxone)
- Counseling
- Drug testing
- Individual and group therapy
- Intake activities
- Periodic assessments

Visit [Medicare.gov/coverage/opioid-use-disorder-treatment-services](https://www.medicare.gov/coverage/opioid-use-disorder-treatment-services) for more information.

Part B also covers one alcohol misuse screening each year for adults with Medicare (including pregnant individuals) who use alcohol, but don't meet the medical criteria for alcohol dependency. 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 drug coverage (Part D) helps cover drugs you may need to treat a mental health condition. Medicare drug plans are required to cover nearly all antidepressants and antipsychotics.

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 per day of 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)

Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services. This includes mental health services that doctors and other health care professionals provide if you're admitted as a hospital inpatient. You pay 20% of the Medicare-approved amount for these mental health services while you're a hospital inpatient.

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

Visit [Medicare.gov/basics/costs](https://www.medicare.gov/basics/costs) for the most up-to-date costs.