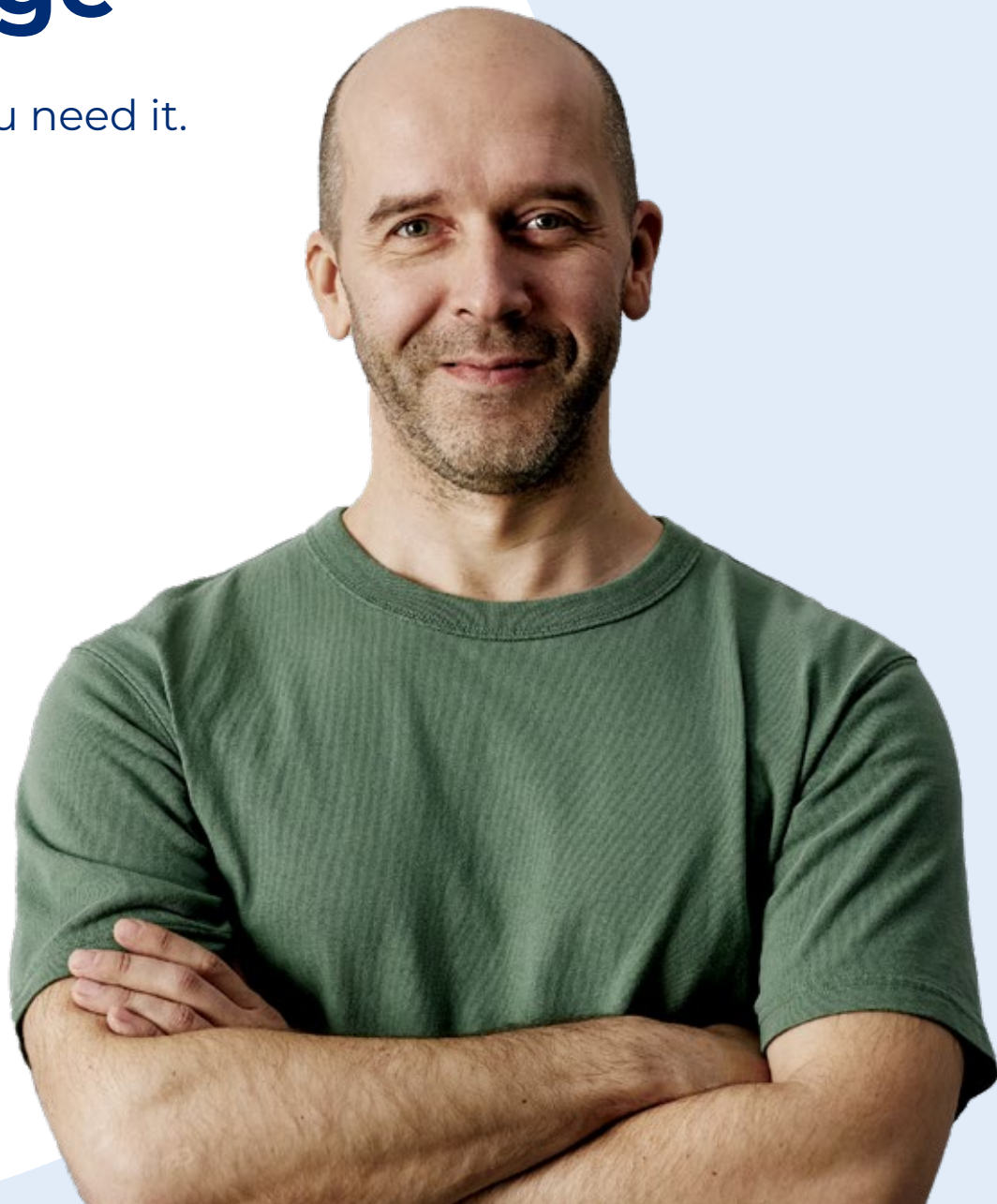


Medicare's Mental Health Coverage

Get support if you need it.

Getting Started



Medicare

Let's get started

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

- Thoughts of ending your life
- Sad, empty, or hopeless feelings
- Loss of self-worth
- Symptoms of social withdrawal
- Little interest in things you used to enjoy
- Low energy
- Trouble concentrating
- Trouble sleeping
- Loss of appetite or weight loss
- Increased use of alcohol or other drugs

If you or someone you know is struggling or in crisis, call or text 988, the free and confidential Suicide & Crisis Lifeline. You can call and speak with a trained crisis counselor 24 hours a day, 7 days a week in the U.S. You can also connect with a counselor through web chat at 988lifeline.org. Call 911 if you're in an immediate medical crisis.

What's covered

Medicare covers certain screenings, services, and programs to treat mental health and substance use disorders.

Medicare Part A (Hospital Insurance) covers mental health care services if you're admitted as an inpatient in a general hospital or psychiatric hospital (a facility that only cares for people with mental health disorders).

Part A covers semi-private rooms, meals, general nursing, drugs (including methadone to treat Opioid Use Disorder), and other related hospital 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 usually get in a hospital outpatient department or outside of a hospital.

Some Part B-covered outpatient mental health services include:

- Individual and group psychotherapy
- Family counseling, if the main purpose is to help with your treatment
- Partial hospitalization
- Intensive outpatient program services
- Services you get as part of substance use disorder treatment
- One alcohol misuse screening each year for adults who use alcohol, but don't meet the medical criteria for alcohol dependency

Visit [Medicare.gov/coverage/mental-health-care-outpatient](https://www.medicare.gov/coverage/mental-health-care-outpatient) for a general list of covered providers and services.

Part B also covers Opioid Use Disorder treatment services in Opioid Treatment Programs. Services may include:

- Dispensing and administering medication (like methadone, buprenorphine, naltrexone, naloxone, and nalmefene hydrochloride)
- Counseling for substance use disorder
- Drug testing
- Individual and group therapy
- Intake activities
- Periodic assessments
- Intensive outpatient services

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

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

Medicare drug coverage (Part D) helps cover drugs you may need to treat a mental health condition. Medicare drug plans are required to cover most antidepressants, anticonvulsants, and antipsychotics.

Your costs

For inpatient mental health services, you pay this for each benefit period:

- Days 1-60: The Part A hospital deductible
- Days 61-90: A coinsurance amount each day
- Days 91 and beyond: A coinsurance amount each day while using your 60 lifetime reserve days
- Each day after you use all of your lifetime reserve days: All costs

Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services. This includes mental health services you get from a doctor or other health care professional 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, your costs will vary depending 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 (Part D). 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 cost information.

Where to get outpatient care

Part B covers mental health services and visits with these types of health professionals:

- Psychiatrists or other doctors
- Clinical psychologists
- Clinical social workers
- Clinical nurse specialists
- Nurse practitioners
- Physician assistants
- Marriage and family therapists
- Mental health counselors

To find a mental health provider in your area, visit [Medicare.gov/care-compare](https://www.medicare.gov/care-compare).

Your rights

If you have 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.

Get more information

- Visit [Medicare.gov/coverage/mental-health-substance-use-disorder](https://www.medicare.gov/coverage/mental-health-substance-use-disorder) to get more information about Medicare-covered mental health services. You can also call 1-800-MEDICARE.
- 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, 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)**—Call 1-866-615-6464. TTY users can call 1-301-443-8431.
- **Substance Abuse & Mental Health Services Administration (SAMHSA)**—Visit [FindTreatment.gov](https://www.findtreatment.gov) to find treatment 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 the Information Helpline at 1-800-950-NAMI (1-800-950-6264). You can also text "helpline" to 62640 to chat or text.
- **National Council for Mental Wellbeing**—Visit [thenationalcouncil.org](https://www.thenationalcouncil.org), or call 1-202-684-7457.



Medicare

"Medicare's Mental Health Coverage: Getting Started" isn't a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

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.

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