

KNOW YOUR RIGHTS

You have the right to be included in decisions about your treatment, the right to a fair process to appeal decisions about payment of services, and the right to privacy and confidentiality. For more information, read the free booklet “Your Medicare Rights and Protections.” Visit go.usa.gov/low, or call 1-800-MEDICARE (1-800-633-4227) to get a copy. TTY users should call 1-877-486-2048.

“Medicare and Your Mental Health Benefits: Getting Started” isn’t a legal document. More details are available in the “Medicare and 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?

You can view or print Medicare publications and find helpful phone numbers and Web sites by visiting www.medicare.gov or calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

- **To learn more about Medicare eligibility, coverage, and cost information**, read the free booklet “Medicare and Your Mental Health Benefits.” Visit go.usa.gov/iNz.
- **For free health insurance counseling and personalized help with insurance questions**, call your State Health Insurance Assistance Program (SHIP). Call 1-800-MEDICARE for their phone number.

For more information about mental health and mental health services, contact the following organizations:

- National Alliance on Mental Illness (NAMI)—Visit www.nami.org, call the HelpLine at 1-800-950-NAMI (1-800-950-6264), or email NAMI at info@nami.org.
- Mental Health America—Visit www.mentalhealthamerica.net or call 1-800-969-6642. TTY users should call 1-800-433-5959.
- Substance Abuse & Mental Health Services Administration (SAMHSA)—Visit www.samhsa.gov. SAMHSA has a treatment facility locator and a mental health services locator on its Web site.
- National Institute of Mental Health, National Institutes of Health—Visit www.nimh.nih.gov.

If you need help now, call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255).

CENTERS FOR MEDICARE & MEDICAID SERVICES

Medicare and Your Mental Health Benefits



GETTING STARTED



Support when you need it

MENTAL HEALTH CARE AND MEDICARE

LET'S GET STARTED

Mental health conditions, like depression or anxiety, can come at any age and can happen to anyone. Talk to your doctor or healthcare provider if the following symptoms last more than a few weeks or interfere with your daily life:

- Sad, empty, or hopeless feelings
- A lack of energy
- Trouble concentrating
- Difficulty sleeping
- Little interest in things you used to enjoy
- Thoughts of ending your life



WHAT'S COVERED

Medicare Part A (Hospital Insurance) covers inpatient mental health care if you are in a general hospital or a psychiatric hospital. This includes your room, meals, nursing, and other related services and supplies. **Medicare Part B** (Medical Insurance) helps cover doctor's services and the services of certain other practitioners while you are in the hospital. For services you get as an inpatient in a psychiatric hospital, Medicare Part A only pays for up to 190 days during your lifetime.

Medicare Part B also covers mental health services that you generally get as an **outpatient** or outside of a hospital, including visits with the following:

- A psychiatrist or other doctor
- A clinical psychologist
- A clinical social worker
- Certain other health care professionals

Other services covered by Part B include:

- Individual and group psychotherapy
- Family psychotherapy (with you present) for your treatment
- Certain lab and diagnostic tests
- Psychiatric evaluations
- Medication management

Medicare Part B may also pay for partial hospitalization services (a type of treatment provided by hospital outpatient departments or local community mental health centers that doesn't require an overnight stay). **Medicare Part D** helps cover prescription drugs you may need to treat a mental health condition.

WHAT DO I PAY?

- For mental health services covered under Medicare Part A, you pay the standard Medicare deductibles and coinsurance.
- For mental health services covered under Medicare Part B, you pay your yearly Part B deductible. The amount of coinsurance you pay for Part B mental health services depends on the services you get:
 - For doctor or other health professional services to diagnose a mental health condition, you generally pay 20% of the Medicare-approved amount.
 - For outpatient treatment of your mental health condition (such as psychotherapy), you generally pay 45% of the Medicare-approved amount in 2010. How much you pay for these services will decrease between 2010 and 2014.
 - If you get services in a hospital outpatient clinic or in an outpatient department of a hospital, you may have to pay an additional copayment or coinsurance amount to the hospital.
- How much you pay for prescription drugs will vary depending on the Medicare Part D plan you have.

Read more about Medicare coverage of mental health services in the publication, "Medicare and Your Mental Health Benefits." Visit go.usa.gov/iNz or call 1-800-MEDICARE (1-800-633-4227) for a free copy. TTY users should call 1-877-486-2048.

www.medicare.gov

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