

## KNOW YOUR RIGHTS

You have the right to:

- Be included in decisions about your treatment.
- Have your personal and health information kept private.
- Appeal if you disagree with the decision about a claim.

For more information on your rights as a person with Medicare, visit [www.medicare.gov/publications](http://www.medicare.gov/publications) to view or print the booklet “Medicare Rights and Protections.”

For more information on the appeals process, visit [www.medicare.gov/publications](http://www.medicare.gov/publications) to view or print the booklet “Medicare Appeals.”

To ask for a free copy of these booklets, call 1-800-MEDICARE (1-800-633-4227). 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.*

*Information in this brochure was correct when printed. Visit [www.medicare.gov](http://www.medicare.gov), or call 1-800-MEDICARE to get the most current information.*

## WHERE CAN I GET MORE INFORMATION?

- Visit [www.medicare.gov](http://www.medicare.gov), or call 1-800-MEDICARE (1-800-633-4227) to view or print Medicare publications and find helpful phone numbers and Web sites. TTY users should call 1-877-486-2048.
- Visit [www.medicare.gov/publications](http://www.medicare.gov/publications) to view or print the booklet “Medicare and Your Mental Health Benefits.” You can also call 1-800-MEDICARE and ask for a free copy.
- Call your State Health Insurance Assistance Program for free health insurance counseling and personalized help with insurance questions. Visit [www.medicare.gov/contacts](http://www.medicare.gov/contacts), or call 1-800-MEDICARE for their phone number.

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

- **National Institute of Mental Health, National Institutes of Health** – Visit [www.nimh.nih.gov](http://www.nimh.nih.gov), or call 1-866-615-6464. TTY users should call 1-866-415-8051.
- **Substance Abuse & Mental Health Services Administration (SAMHSA)** – Visit [www.samhsa.gov](http://www.samhsa.gov). SAMHSA has a treatment facility locator and a mental health services locator on its Web site. Or, call 1-877-SAMHSA-7 (1-877-726-4727). TTY users should call 1-800-487-4889.
- **Mental Health America** – Visit [www.mentalhealthamerica.net](http://www.mentalhealthamerica.net), or call 1-800-969-6642. TTY users should call 1-800-433-5959.
- **National Alliance on Mental Illness (NAMI)** – Visit [www.nami.org](http://www.nami.org), or call the Helpline at 1-800-950-NAMI (1-800-950-6264).
- **National Council for Community Behavioral Healthcare** – Visit [www.thenationalcouncil.org](http://www.thenationalcouncil.org), or call 202-684-7457.

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

# Medicare and Your Mental Health Benefits

## GETTING STARTED



Get 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 health care provider if you have any of the following symptoms, and they interfere with your daily life or last more than a few weeks:

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

### WHAT'S COVERED (CONTINUED)

**Part B** also covers mental health services that you generally get as a hospital 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 the following:**

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

Part B may also pay for partial hospitalization services (a type of intensive treatment provided by hospital outpatient departments and 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. Medicare drug plans are required to cover all or almost all anti-depressant, anticonvulsant, and antipsychotic medications, which may be necessary to keep you mentally healthy. The health care law has made Medicare drug coverage more affordable with the gradual closing of the coverage gap (known as the "donut hole"). If you reach the coverage gap, you'll get a 50% discount on covered brand-name drugs and some coverage for generic drugs in the gap.

### WHAT DO I PAY?

- For mental health services covered under Part A, you pay the standard Part A deductibles and coinsurance.
- For mental health services covered under 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 visits to a doctor or other health provider to **diagnose** your condition, you pay 20% of the Medicare-approved amount.
  - For outpatient **treatment** of your condition (such as psychotherapy), you pay 40% of the Medicare-approved amount in 2012. How much you pay for these services will decrease to 35% in 2013 and 20% in 2014.
  - If you get your services in a hospital outpatient clinic or department, you may have to pay an **additional** copayment or coinsurance amount to the hospital. This amount will vary depending on the service provided.
- How much you pay for prescription drugs will vary depending on the Part D plan you may have. If you have limited income and resources, you may qualify for Extra Help paying your Medicare prescription drug coverage costs.

www.medicare.gov

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