

Study: Medicare Advantage Plans Offer More Mental Health Services

The mental health crisis afflicting Americans in the wake of the COVID-19 pandemic is having a disproportionate effect on seniors, but those who are enrolled in Original Medicare may not be getting the same treatment and attention as Medicare Advantage enrollees.

While Medicare Advantage is required to cover many of the same mental health services as Original Medicare, a new study has found that beneficiaries can have access to a broader range of behavioral health care services.

For seniors who are dealing with mental health issues, signing up for an MA plan instead of Original Medicare may provide them with the care they need to lead a meaningful and productive life.

MA plans have a unique ability to respond to these challenges through care coordination, care management and more frequent screenings, the researchers stated.

The study found that compared to Original Medicare beneficiaries, MA enrollees with any mental health condition and those with serious mental illness were more likely to have:

- A usual source of care, and
- At least one provider who knew all their medications.

MA is required to cover the same services as Original Medicare and they both cover:

- Psychotherapy and family counseling (if related to treatment)
- Psychiatric evaluation, diagnostic tests
- Medication management
- Annual depression screening and wellness visit
- Partial hospitalizations and hospitalizations
- For opioid use disorder: medication, counseling, drug testing, and individual and group therapy
- For alcohol misuse: annual screening with up to four brief counseling sessions
- Telehealth for beneficiaries in rural areas
- Telehealth (Temporarily. Public health emergency waivers allow Fee-for-Service Medicare to reimburse more virtual care).

Coverage beyond Original Medicare

MA plans may also cover the following that Original Medicare doesn't:

- Telehealth

- Transportation to or from behavioral health care services
- Behavioral health care from licensed professional counselors and licensed marriage and family therapists
- Activity therapy
- Additional preventative care
- Peer support/support groups
- Digital solutions
- Non-medical support such as housing, food, and caregiver respite.

The study noted that there are barriers to accessing care when on Original Medicare, primarily barriers to identifying and treating mental health conditions. There are other issues affecting access to care as well:

- A nationwide shortage of mental health care professionals.
- Many mental health professionals don't accept Medicare because of its low reimbursement rates. This can often result in seniors having to settle for professionals in training.
- Original Medicare limits the types of providers beneficiaries can see. For example, it won't reimburse or cover in part sessions with licensed professional counselors and licensed marriage and family therapists.
- Challenges in coordinating between behavioral health and physical health.

The takeaway

The report concluded with policy measures that lawmakers could enact in order to support Original Medicare beneficiaries' access to behavioral health care services. For example, they could increase the fee schedule for such services in Medicare to help resolve the workforce shortage.

For now though, MA plans can provide a broader range of mental health services than Original Medicare. It's another consideration for those needing these kinds of services in their senior years.

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