

## Medicare and Behavioral Health Services

### Can I access mental health and substance use disorder services with the coverage through Medicare?

If you receive health insurance coverage through [Medicare](#), you can access mental health and substance use disorder services with your coverage. Medicare is a national health insurance program for people over 65, certain younger disabled people, and people with kidney failure (End Stage Renal Disease, ESRD).

#### **Medicare Choices: Original Medicare or Medicare Advantage Plans**

Medicare beneficiaries have a choice of coverage. You can choose to be covered through *Original Medicare*, managed by the federal government (in which you use your red, white and blue Medicare card for all [Medicare Part A and B](#) covered services, with optional [Medicare Part D](#) coverage for prescription drugs). Alternatively, you can choose to be covered through a *Medicare Advantage* plan, also known as [Medicare Part C](#) in which a health insurance company provides you with all Medicare benefits, including Parts A, B and D.

You will be automatically enrolled in Medicare at 65, if you have already been receiving Social Security Benefits. Otherwise, you will need to enroll during an [Initial Enrollment Period](#) that starts three months before your 65<sup>th</sup> birthday and ends three months after it, or during [Special or General Enrollment Periods](#). [[source](#)]

You should confirm what type of Medicare coverage you have before seeking behavioral health services because different costs and rules apply to each type of coverage. If you receive Original Medicare you can see any doctor in the United States that accepts Medicare. Medicare will pay for most, but not all of the cost of covered health care services and supplies. This usually means that you will have a [deductible](#) and

may also have to pay 20% of the costs of the service as [coinsurance](#) before Medicare starts to cover costs.

If you receive Medicare coverage through a Medicare Advantage plan, these plans have [different rules](#) guiding the way that you can get services in these plans and can charge [different out of pocket costs](#) than original Medicare. These plans usually cover prescription drugs, your 20% co-insurance for medical services, and extra benefits that regular Medicare does not offer, like vision, hearing and dental. You purchase these plans through a private insurer, and they operate like private insurance. Generally, you may only use doctors or providers who are part of the Medicare Advantage plan's [provider network](#).

### ***Medicare and Other Insurance Coverage—Coordination of Benefits***

You can have Medicare coverage and also be enrolled in other types of health insurance, such as a group health plan, retiree coverage or Medicaid. If you have Medicare coverage and other health insurance coverage, there are coordination of benefits rules that apply to determine which health coverage will be the first payer for services and which coverage will be the secondary payer for services.

If you have Medicaid coverage, you should know that Medicaid will be the last payer, meaning that Medicaid will only pay for your health care services **after** Medicare and/or other coverage has been processed first. You can learn more about coordination of care rules for Medicare beneficiaries with other types of health insurance coverage on [medicare.gov](https://www.medicare.gov).

### ***Medigap Coverage***

Finally, beneficiaries that receive Original Medicare can also choose to purchase a Medigap Supplemental Plan to help pay the 20% coinsurance costs that they will incur for health services. You can learn more about Medigap Supplemental Plans on [medicare.gov](https://www.medicare.gov).

You can contact the [Department for the Aging](#) to get help to confirm the type of Medicare coverage you may have or you can call the Department for the Aging's HIICAP Helpline at its Aging Connect Service at (212-244-6469) and ask for "HIICAP" to get assistance.

## **What type of mental health and substance use disorder services can I get with my coverage through Medicare?**

You can learn more about the types of mental health and substance abuse services covered by Medicare on [medicare.gov](#). There is a resource on the medicare.gov website that allows you to [find out if your desired service or medical item is covered](#) by Medicare by using a designated list of terms. There is also a "[Medicare and You](#)" handbook produced annually by the Centers for Medicaid and Medicare Services which provides detailed information about the types of care and services covered by Medicare.

If you have Medicare coverage through a Medicare Advantage plan, your health plan should provide you with an annual [Evidence of Coverage](#) statement (EOC) each year with details about what services are covered under your specific plan.

## **Will I need a referral or prior authorization to get mental health and substance use disorder services through Medicare?**

Depending on whether you have Original Medicare or a Medicare Advantage Plan, you may need to get prior authorization or a referral from your primary care doctor before you can receive the mental health or substance use disorder services you might need. Prior authorization is generally not needed for beneficiaries receiving [Original Medicare](#).

For those beneficiaries enrolled in a Medicare Advantage plan, you should contact your health plan or check your EOC to confirm whether a referral or prior authorization is required.

If you don't need a referral from your primary care provider, you can use the NYC Well website to find a mental health professional. Visit [NYC Well](#) or call the NYC Well Hotline at 1-888-NYC-WELL (1-888-692-9355) and indicate that you need to find a mental health provider who accepts the Essential Plan.

## **Additional Resources Regarding Mental Health and Substance Use Disorder Services**

### **If you need help finding a mental or behavioral health provider**

**Call 1-888-NYC-WELL** (1-888-692-9355) or visit [NYC Well Find Services](#)

### **If you want to learn more about Medicare and Medicare Advantage Plan benefits:**

**Visit** [Medicare.Gov](#)

**Download the** [Medicare & You Handbook](#)

**Download** [A Closer Look at Medicare and Related Benefits for New Yorkers](#)

**Visit** [NYC Health Insurance Link](#)

**Visit** [Medicare Interactive](#) on the Medicare Rights Center website to get free help with questions about Medicare and get access to its catalog of courses and other resources about Medicare benefits

**Download** [Medicare & the Marketplace](#)

**Contact DFTA's** [Health Insurance Information, Counseling, and Assistance Program \(HIICAP\)](#) and speak directly with a trained counselor.

HIICAP is a completely free resource to help New Yorkers understand:

- Medicare Part A and Part B plans
- Medicare Part D prescription drug plans and the Elderly Pharmaceutical Insurance Coverage program (EPIC)
- Medicare Advantage
- Medigap insurance to supplement Original Medicare
- How Medicare works with retiree coverage
- Medicare Savings Programs and Low-Income Subsidy to help pay costs

**Call 212-AGING-NYC** (212-244-6469) and ask for "HIICAP" to speak with a trained counselor

**Download** [A List of HIICAP Sites](#)

## **If you need help with Medicare appeals or to request external review of Medicare managed care denials**

**Call** the Center for Health Dispute Resolution at (585) 425 5210

**Visit** [Medicare Managed Care Appeals](#)

**Learn more** from [Medicare Interactive](#) on the Medicare Rights Center website about the different types of Medicare denials and appeal processes relating to Original Medicare, Medicare Advantage Plans, Part D coverage appeals and premium-related appeals.

## **If you need to report suspected Medicare Fraud and Abuse**

**Contact 1-800-MEDICARE** (1-800-633-4227). TTY users can call 1-877-486-2048.

**Contact the [Senior Medicare Patrol](#) of the Statewide Senior Action Council or call them at 1-800-333-4374**

To report suspected fraud or abuse relating to **Medicare Part D plans**, **call the Medicare Drug Integrity Contractor at 1-877-7SAFERX** ((1-877-772-3379)

## **If you need help navigating the health care system**

**Contact [Community Health Advocates](#)** (CHA), a program of the Community Service Society, for free help on how you access the health care you need. You can call the CHA Helpline at 1-888-614-5400.

***Important Note:*** This information is compiled from government handbooks and webpages and relies on them for accuracy and is current as of December 17, 2021. It is provided here for your assistance and should not be taken as legal advice.