



Tips for Accessing Medicare-covered Mental Health & Substance Use Disorder Treatment & Medication

CHAMP is New York State's Ombuds Program for mental health and substance use disorder insurance issues. This guide was made in partnership with Medicare Rights Center to help New Yorkers access the care they need.



Call the CHAMP helpline at
888-614-5400

What is Medicare?

Medicare is health insurance for people 65+ and some people with disabilities. People with Medicare have two options for how to get their benefits.



Original Medicare

The traditional program offered directly through the federal government



Medicare Advantage

Private plans that contract with the federal government to provide Medicare benefits

What mental health care does Medicare cover?

Inpatient care

Inpatient behavioral health services received in psychiatric hospital (hospital or distinct unit in hospital that only treats mental health patients) or a general hospital. If you receive care in a psychiatric hospital, Medicare covers up to 190 days of inpatient care in your lifetime. *Residential treatment is not covered.*

Outpatient care

Outpatient mental health care, including individual and group therapy, partial hospitalization programs, and annual depression screenings in primary care settings.

Prescription drugs

Prescription drugs, including many drugs used to treat mental health conditions.

What substance use disorder treatment does Medicare cover?

Inpatient care

Medically necessary inpatient care at Medicare-approved facilities, including inpatient detoxification. *Residential treatment is not covered.*

Outpatient care

Substance use disorder care at Medicare-certified clinics, opioid treatment programs, or hospital outpatient departments, and sometimes via telehealth.

Prescription drugs

Medications used to treat substance use disorder may be covered by your Medicare Part D drug plan as outpatient prescription drugs (like suboxone or buprenorphine) or as part of care you receive at a Medicare-certified clinic, opioid treatment program, or hospital (like methadone or Vivitrol).

Note: Medications that must be administered by a health care provider, like methadone and Vivitrol, are covered under Medicare Part B (if administered in an outpatient setting) or Medicare Part A (if administered as part of an inpatient hospital stay), rather than under Medicare Part D drug plans

Accessing care

Learn if a service is covered

Medicare covers many services, but not all of them. When Medicare covers a service, it means that Medicare pays for most of the cost, and you pay for the rest.



If you have Original Medicare:

- Call 1-800-MEDICARE (1-800-633-4227).
- Look up your service on www.medicare.gov/coverage.
- Speak with your doctor.



If you have a Medicare Advantage or Part D plan:

- Call your plan. There should be a customer service number on the back of your plan card.
- Read the coverage booklet from your plan.
- Use any online tools that your plan provides.

See a Medicare-approved provider

Always check that any service providers, like psychologists, clinical social workers, or mental health counselors are Medicare-certified and charge the Medicare-approved amount. You have the lowest out-of-pocket costs when you see these providers.

Some providers choose to opt out of Medicare. If you see an opt-out provider, you will be responsible for the full cost of your care. If your provider says they do not participate in Medicare, be sure to ask them if that means they have opted out.

Some providers and facilities that treat substance use disorder are not able to be certified by Medicare. If you see one of these providers, you may be responsible for the full cost of your care. Examples of these types of providers include peer support specialists and residential facilities.

If you cannot find an in-network provider, file a complaint against your plan by calling 1-800-MEDICARE.

If you need help finding a provider who accepts Medicare, call **888-614-5400** to speak with a CHAMP counselor. CHAMP services are free and confidential.

Know how to access medications at the pharmacy

Sometimes you may go to the pharmacy and learn that you cannot access your medication. For help, call **888-614-5400** to speak with a CHAMP counselor. You can also try the following tips, depending on your situation.

If your medication is covered but too expensive, contact your doctor. See if there is a less expensive alternative you can take. Your doctor may also be able to help you ask the plan to put the medication on a lower cost tier.

If your medication is not covered, contact your plan to learn why. Once you have the denial reason, contact your doctor for help filing an appeal.

If your pharmacy cannot provide the medication, see if your pharmacist can help. Certain medications, like opioids, may have an added safety check at the pharmacy. The pharmacist may be able to get rid of the safety check. If your pharmacist cannot help, contact your doctor.

Use informal support systems

Ask a friend, family member, peer, or other person in your life for help navigating your care. For example, it may be helpful for you to bring someone with you to doctors' appointments or have someone to help you keep medical paperwork organized.

Clearly communicate with your doctor

Sometimes a provider may be unfamiliar with Medicare's coverage rules, and that might stop you from getting covered care.

This can happen with treatment for substance use disorder, such as medications you get injected at the doctor's office or medications you receive at an opioid treatment program. Medicare covers these medications, like Sublocade and Vivitrol, as part of your treatment. Your provider must bill the right part of Medicare. One thing you can do is make sure your provider bills Medicare Part B or the health coverage part of your Medicare Advantage Plan for these services.

If that does not solve the issue, and your provider has questions about coverage rules or how to bill for a service, tell them to contact their Medicare Administrative Contractor (MAC) or your Medicare Advantage or Part D plan.