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Age Spots by Jackie Dover - Medicare's Mental Health Benefit

AUGUST 09TH 2017 BY DEE LOFLIN

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Medicare's Mental Health Benefit

When we talk about mental health many people feel uncomfortable. It is easy in many cases to see if someone is sick physically, but it is harder to tell if they are suffering from a mental illness, and when they are we don't know what to say or how to help.

Good mental health is as important as good physical health. Good mental health contributes greatly to an overall feeling of well-being. Untreated mental health disorders in older adults can lead to diminished functioning, substance abuse, poor quality of life, and increased mortality. Research shows mental illness can even slow healing from physical illnesses.

According to Mental Health America (MHA) approximately 1 in 5 adults have a mental health issue. With so many people in need it is good to know that Medicare covers many mental health services.

According to the Medicare and Your Mental Health handbook, Medicare Part A covers mental health services you receive while inpatient in a hospital. It can be a psychiatric hospital or a general hospital. While an inpatient Medicare will pay for room, meals, nursing services, therapy and lab tests. You are still subject to the Medicare Part A deductible which is \$1316 for 2017.

Medicare Part B covers outpatient services, including visits to psychiatrist, psychologist and nurse practitioners. Part B also covers psychiatric evaluation and testing to determine if current treatment and services are helping, individual and group psychotherapy and family counseling if the main purpose is help with your treatment. You are subject to the Medicare Part B deductible (\$183 for 2017) and coinsurance.

Medicare Part D plans cover antidepressant, anticonvulsant, and antipsychotic medications, which may be necessary to keep you mentally healthy. Each drug plan has a formulary of drugs they cover; it is a good idea to check that your medicine is covered by a plan before joining. We also recommend that you check every year during Open Enrollment to ensure the plan you are on will continue to be the best one for you.

Some signs to watch for if you are concerned about your or someone else's mental health:

Memory loss

Change in personal appearance or cleanliness of person or home

Social withdrawal from friends and family

Mood changes or sadness or depression

Unexplained fatigue or sleep changes

Loss of weight or change in appetite

Feelings of helplessness

If you or someone you know needs immediate help call 911 or the National Suicide Prevention Number at 1-800-273-8255. If it is not an immediate threat then speaking to your physician can get you started on the path to good mental health. Remember that you are not the only one, many people struggle and need help, all you have to do is ask.

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