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Medicare Coverage of Mental Health Counselors and Marriage and Family Therapists

Summary

Medicare beneficiaries should have access to mental health counselors and marriage and family therapists (MFTs).

Highlights

- The House and Senate have twice passed legislation recognizing mental health counselors and MFTs as Medicare providers since 2003, but never consecutively.
- Mental health counselors and MFTs are both licensed in all 50 states to provide independent mental health services and should not be unavailable to the elderly once they turn 65 years old.
- Mental health counselors and MFTs are prevalent in rural areas and can expand access to many Medicare beneficiaries who don't currently have a mental health professional available to them.

Status

Medicare is the largest health care program in the country, covering over 49 million Americans. The elderly and disabled in the Medicare program are often at the highest risk for mental health problems such as depression and suicide. Despite the high rates of mental disorders, many Medicare beneficiaries do not have access to a mental health professional because of their remote locations and the shortage of mental health providers.

Medicare presently recognizes psychiatrists, psychologists, clinical social workers and psychiatric nurses to provide covered mental health services. Mental health counselors and MFTs have equivalent education and training to clinical social workers, but are not eligible to serve Medicare beneficiaries. Recognition of mental health counselors and MFTs would increase the pool of eligible mental health professionals by over 200,000 licensed practitioners.

Mental health counselors and MFTs are well qualified to provide covered mental health benefits. Mental health counselors and MFTs must obtain a master's or doctoral degree in counseling, two years postgraduate supervised experience, and pass a national exam to obtain a license to practice independently. All fifty states license mental health counselors and MFTs to diagnose and treat mental and emotional disorders. Many federal programs already recognize mental health counselors and MFTs, including the National Health Service Corps, the Department of Veterans Affairs, and TRICARE.

Both chambers of Congress have supported Medicare recognition of counselors and MFTs. The U.S. Senate passed legislation in 2003 (S. 1) and 2005(S. 1932), and the House passed legislation in 2007 (HR. 3162) and 2009 (H.R. 3962). Eight bills from the 111th Congress included language to accomplish this goal. The five year estimated cost of 100 million dollars is negligible in the context of Medicare expenditures and does not reflect any cost offset savings.

Medicare beneficiaries need more mental health services, particularly in rural and underserved areas. Mental health counselors and MFTs are trained to serve these populations and are geographically accessible. The time has come to give all Medicare beneficiaries access to a qualified professional by recognizing counselors and MFTs in the Medicare program.

Recommendation

Congress should pass legislation recognizing mental health counselors and MFTs as covered Medicare providers.