

Medicare for All means Mental Health Care for All

America has long faced a mental health crisis:

In 2019, [21%](#) of adults experienced mental illness. Our suicide rate rose by [35%](#) since 1999, and is now the [second](#) leading cause of death for young people; [70,000](#) Americans died from drug overdoses in 2019, a [57%](#) increase from 2013.

But the pandemic *devastated* our mental health:

By July 2020, the percentage of adults experiencing mental illness nearly doubled ([41%](#)) from 2019; rates of anxiety were [three times](#) higher, rates of depression were nearly [four times](#) higher, and suicidal thoughts had more than [doubled](#); More than [81,000](#) Americans died from drug overdoses, a [21%](#) jump from year before.



Why can't Americans get the mental health care we need?

More than half ([57%](#)) of Americans with mental illness — including [90%](#) with substance use disorder and [73%](#) of youth with severe depression — cannot access treatment. While [11%](#) of adults with mental illness are uninsured, a majority have commercial insurance plans but still can't get needed care. Why?

Commercial insurers discriminate against mental health care:

1) Insurers pay less for mental health care: Plans pay mental health providers [24%](#) less than primary care providers for similar services, causing mental health providers to opt out of insurance “networks.” Only [55%](#) of psychiatrists accept commercial insurance (a 17% drop since 2006), compared to [90%](#) of other physicians. Payment disparities worsen provider shortages: [80%](#) of counties outside core metro areas had no psychiatrists; [61%](#) had no psychologists.

2) Insurers limit our choice of providers: A visit to a mental health provider is [six](#) to [ten](#) times more likely to be “out-of-network” compared to a primary care provider. Insurance “networks” are so limited that patients are [forced](#) to wait weeks or months for appointments, travel long distances, or seek costly care from “out-of-network” providers. Many simply give up.

3) Insurers limit or deny common treatments such as medication, therapy, and hospitalization: The nation's largest insurer, United Behavioral Health, was recently found guilty of denying [67,000](#) claims for mental health care based on financial — *not medical* — reasons.

Medicare for All means better health and lower costs

The [evidence](#) is clear: Ignoring mental illness leads to more [sickness](#), more [death](#), and higher costs for everyone.

Medicare for All would eliminate the greed and waste of commercial insurance and cover everybody in the U.S. for all medically necessary care, including prescriptions and services for behavioral and mental health, and substance use disorder. Coverage is lifelong, with no interruptions, copays, or deductibles. And unlike commercial insurance, Medicare for All provides free choice of hospital and provider, including psychiatrists, psychologists, and licensed counselors.

It's time to invest in America's mental health — it's time for Medicare for All.