

America's Mental Health Crisis: Problems and Solutions

America is facing an unprecedented mental health crisis, but many of us can't get the care we need. Even though the majority of families are covered by commercial health insurance, these plans discriminate against mental health care by limiting our choice of providers, and routinely denying treatments such as medication, therapy, and hospitalization.

If commercial insurance is the problem, Medicare for All is the solution. Medicare for All covers everybody in the U.S. for all medically necessary care, including medications and behavioral and mental health services, with no copays, deductibles, or gaps in coverage. And unlike commercial insurance, Medicare for All provides free choice of hospital and provider.

You're not alone! Here are some common **barriers to mental health care**, along with **solutions provided by Medicare for All**:

<p>PROBLEM: <i>My employer changed our insurance carrier again this year, and now my longtime mental health provider is "out of network."</i></p>	<p>SOLUTION: With Medicare for All, you can build a trusting relationship with your mental health provider because coverage stays with you for life. Unlike commercial insurance, you will always have free choice of provider.</p>
<p>PROBLEM: <i>My child needs mental health services, but I can't find a provider in my county that is covered by our insurance plan.</i></p>	<p>SOLUTION: Medicare for All covers all licensed psychiatrists, psychologists, clinical social workers, mental health counselors, and marriage and family counselors across the nation. You can select any provider in your area who meets your needs.</p>
<p>PROBLEM: <i>My psychiatrist prescribed a specific course of medication, but when I went to the pharmacy, they said it wasn't covered by my insurance. I can't afford to pay full price!</i></p>	<p>SOLUTION: No more surprises at the pharmacy counter — Medicare for All covers all medications prescribed by your doctor, without copays or deductibles.</p>
<p>PROBLEM: <i>I have a serious mental health condition that prevents me from working or having insurance. I rely on a nearby community mental health clinic for care, but that clinic just shut down due to lack of funding.</i></p>	<p>SOLUTION: Medicare for All covers everyone for life, regardless of employment status or disability. Medicare for All also fully funds community-based mental and behavioral health programs, which are integral in coordinating care for those with more serious conditions, especially in "provider deserts" — communities that have been historically underserved by large hospitals and private providers.</p>
<p>PROBLEM: <i>I'm a licensed mental health provider and love my work. But the commercial insurance plans won't reimburse me fairly for my services, and constantly challenge and deny my patients' claims for treatment. I can't sustain a practice like this!</i></p>	<p>SOLUTION: Unlike commercial insurance, Medicare for All doesn't discriminate against mental health care services or providers. Medicare for All reduces providers' overhead costs (and headaches) by eliminating the time and money you spend on billing multiple insurers and patients, and navigating insurers' authorization requests and denials. This administrative simplicity means you can spend your time with patients, not insurance paperwork.</p>

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<p>PROBLEM: <i>My child was recently hospitalized for a mental health crisis; she is home now, but we just got a surprise bill for \$3,000, even though we have insurance.</i></p>	<p>SOLUTION: Most commercial plans require enrollees to pay a certain amount upfront (called a “deductible”) before they provide coverage; the average deductible for a family plan is nearly \$4,000 — totally unaffordable for most families. Unlike commercial plans, Medicare for All provides coverage for all medically necessary care, including hospitalization, prescription drugs, and follow-up care, with no premiums, deductibles, or copays. Medicare for All funds hospitals directly, so patients will never get a medical bill ever again.</p>
<p>PROBLEM: <i>I am a Black American struggling with mental illness, and strongly prefer to see a mental health provider who better understands my concerns and life experience. I know there are Black providers in my area, but none are included in my insurance “network.”</i></p>	<p>SOLUTION: Commercial insurers discriminate against mental health care by restricting your choice of provider. In contrast, Medicare for All gives patients free choice of hospital and provider, so you can choose someone who is right for you. Medicare for All coverage stays with you for life, so you can build a relationship with a trusted provider and create a long-term plan for care.</p>
<p>PROBLEM: <i>I am a senior enrolled in Medicare and experiencing increasing anxiety and depression. My primary care physician recommended counseling, but Medicare does not cover treatment by licensed professional counselors.</i></p>	<p>SOLUTION: In today’s Medicare, coverage for mental and behavioral health is not as extensive as coverage for other services — and so-called “Medicare Advantage” plans have all the same problems as commercial insurance. However, under Medicare for All (often called “Improved Medicare for All”), all mental and behavioral health services and medications would be fully covered, without copays or co-insurance. Improved Medicare for All covers psychiatrists, psychologists, clinical social workers, licensed mental health counselors, and licensed marriage and family therapists.</p>
<p>PROBLEM: <i>My child’s psychiatrist prescribed a course of treatment including medication and therapy, but the insurance company denied coverage and said it’s not medically necessary!</i></p>	<p>SOLUTION: Treating mental illness is proven to improve health and reduce costs in the long term, but commercial insurers routinely deny treatments such as medication and therapy just to protect their short-term profits. Unlike commercial insurance, Medicare for All is not-for-profit, and protects you for life. It covers the medically necessary care that your doctor prescribes, without pre-authorizations, denials, or cost-sharing like copays and deductibles.</p>