

Sample letters to the editor: Medicare for All means Mental Health Care for All

Letters-to-the-editor should be brief (200 words or fewer), and make one clear point. Letters are strongest when writers use their personal voice, such as the perspective of a mental health provider or parent. You can send letters to local or national news outlets, or to the publications of your local medical or medical specialty society. Review the outlet's submission guidelines, usually found on the "contact us" page; submit letters in the body of an email (no attachments), along with your phone, address, and brief bio. For assistance with editing or placement, contact clare@pnhp.org.

Commercial insurance discriminates against Americans with mental illness

In the past year, a record number of Americans experienced a mental health crisis, including depression, anxiety, substance abuse, and suicide. But even though the majority of American families have a commercial health insurance plan, most [say](#) they cannot get the help they need. Why? Because commercial insurance plans discriminate against mental health care in three key ways.

First, insurers pay mental health providers far less than primary care providers for similar services (up to [50%](#) less in some states), causing mental health providers to opt out of insurance "networks." Second, insurers limit choice of covered providers, [forcing](#) patients to wait months for appointments, travel long distances, or seek costly care from "out-of-network" providers. Many simply give up. Finally, insurers [deny](#) proven treatments such as medication, therapy, and hospitalization, simply to protect their profits.

Unlike commercial insurance, Medicare for All would provide lifelong coverage for all medically necessary care, including behavioral and mental health services, substance abuse treatment, and prescription drugs — with zero copays, deductibles, or surprise bills, along with free choice of any hospital or provider.

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

Covid relief bill will do little to address mental health crisis

The stimulus bill recently signed by President Biden promises to expand health coverage for uninsured Americans. But health providers like me know that the bill's fatal flaw is its reliance on commercial health insurance, especially when it comes to mental health.

It's no secret that commercial insurers' business model is to pay for as little care as possible — how else could they make profits? However, insurers are especially ruthless when it comes to restricting care for mental illness. They pay mental health providers far [less](#) than other medical professionals, strictly limit patients' [choice](#) of covered providers, and then [deny](#) coverage of proven treatments such as medication, therapy, and hospitalization.

If commercial insurance is the problem, then Medicare for All is the solution. It 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. Unlike commercial insurance, Medicare for All provides free choice of hospital and provider, including psychiatrists, psychologists, and licensed counselors.

If Congress and the president are serious about solving our mental health crisis, it's time to stop subsidizing commercial insurance profits and invest in Medicare for All.

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Why it's so hard to find a mental health provider

One of the most common barriers for people seeking mental health care is a shortage of providers that accept their insurance. Many patients wait months for appointments, travel far from home, or simply give up.

If this has been your experience, you're not alone. Commercial insurers discriminate against mental health care by paying mental health providers like psychiatrists far [less](#) than other medical providers for similar care. As a result, nearly half of all psychiatrists don't accept commercial insurance, worsening provider [shortages](#) outside of major cities.

Desperate for help, patients often seek care outside of their insurance network: 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. However, paying out-of-pocket is not financially sustainable for most families who are *already* paying insurance premiums.

It is outrageous to expect someone experiencing a mental health crisis to navigate this maze of networks and dead ends. It's time for Medicare for All, a program that would cover everybody for all care, including mental health care, with no copays or deductibles. Unlike commercial insurance, you would have free choice of providers, so you can get the care you need when you need it most.

Mental health providers support Medicare for All

I'm a [*psychiatrist/ psychologist/ clinical social worker/ licensed mental health counselor/ etc.*] in practice for [*XX*] years and truly love my work. However, my practice has grown increasingly unsustainable because commercial health insurance undervalues mental health and discriminates against both patients and providers.

How? Insurers pay mental health providers significantly [less](#) than primary care providers for similar services. As a result, nearly half of my colleagues have stopped participating in insurance "networks." Today, only [55%](#) of psychiatrists accept commercial insurance, a 17% drop since 2006.

When we do accept commercial insurance, mental health professionals must constantly fight coverage [denials](#) for common treatments like hospitalization, therapy, and prescription drugs. These denials hurt patients, disrupt our plans for care, and undermine the patient-provider relationship that takes months or years to build.

Our nation's mental health is too important to leave in the hands of a dysfunctional and profit-driven industry. That's why providers like me increasingly support Medicare for All, a program that would provide lifelong health coverage — including mental and behavioral health services — to everyone in the U.S., with free choice of provider, and *without* copays and deductibles that get in the way of care. Medicare for All means mental health care for all.

