



Mental Health Association of Tarrant County
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How to Pay For Mental Health Services

The high price of health care can make treatment out of reach for many people. Those who do not have health insurance—more than 38 million Americans—often avoid treatment entirely because costs can be staggering.

The cost of mental health services is a financial challenge for just about everyone. This fact sheet discusses ways to pay for care and suggests resources for people who need more information.

For people experiencing mental health problems—such as anxiety or depression—brief yet effective treatment options exist. For people with severe mental illness, treatment is also effective, although it may take longer and cost more. In either case, treatment works for most people and helps many recover and get on with their lives.

PRIVATE INSURANCE

The majority of working Americans are covered under employer-provided health insurance plans. One type of plan is a standard indemnity policy: people are free to visit health care providers of their choice and pay out-of-pocket for their treatment. The insurance plan reimburses members for some portion of the cost. The other common plan is a managed care plan. Medically necessary care is provided in the most cost-effective or least expensive method available. Plan members must visit health care providers chosen by the managed care plan. Sometimes a co-payment is charged to the patient, but generally all care received from providers within the plan is covered. Recently, managed care companies have begun to provide services in many States for low-income Medicare and Medicaid beneficiaries.

Both types of health coverage may offer some coverage for mental health treatment. However, this treatment often is not paid for at the same rate as other health care costs, or there may be limits on visits. A few States have enacted "parity" laws that require insurers to pay for mental health and other health care costs at the same rate.

FOR THE UNINSURED:

COMMUNITY-BASED RESOURCES, SELF-HELP GROUPS, AND PUBLIC PROGRAMS

If you are not insured, or if your income is limited, you might try other strategies to pay for mental health care. Some providers, for example, have sliding-scale fees. Based on your income—and your spouse's, if applicable—the provider will reduce his or her fees. Other providers, if they are aware of your financial limitations, may be willing to negotiate a payment plan that you can afford or to lower their rates according to what your insurance plan pays. The latter is called a "write-off."

Community-Based Resources. Many communities have community mental health centers (CMHCs). These centers offer a range of mental health treatment and counseling services, usually at a reduced rate for low-income people. CMHCs generally require that you have a private insurance plan or be a recipient of public assistance.

Your church or synagogue can put you in touch with a pastoral counseling program. Certified pastoral counselors, who are ministers in a recognized religious body, have advanced degrees in pastoral counseling, as well as professional counseling experience. Pastoral counseling is often provided on a sliding-scale fee.

Self-Help Groups. Another option is to join a self-help or support group. Such groups give people a chance to learn more, and talk about and work on their common problems—such as alcoholism, substance abuse, depression, family issues, and relationships. Self-help groups are generally free and can be found in virtually every community in America. They have proven to be very effective.

Public Assistance. People with severe mental illness may be eligible for several forms of public assistance, both to meet basic costs of living and to pay for health care. Such programs include Social Security, Medicare, Medicaid, and disability benefits.

Medicare is America's major Federal health insurance program for people who are 65 or older and for some with disabilities who are under 65. It provides basic protection for the cost of health care. Two programs can help people who have low incomes receive benefits. These are the Qualified Medicare Beneficiary (QMB) and the Specified Low-Income Medicare Beneficiary (SLMB) programs.

Medicaid pays for some health care costs for America's poorest and most vulnerable people. More information about Medicaid and who is eligible for it is available at local welfare and medical assistance offices. Although there are certain Federal requirements, each State has its own rules and regulations for Medicaid.

RESOURCES

For more information about paying for mental health care, contact:

National Mental Health Services
Knowledge Exchange Network
P.O. Box 42490
Washington, DC 20015
Telephone: 800-789-2647
TDD: 301-443-9006
E-mail: ken@mentalhealth.org
<http://www.mentalhealth.org/>

American Association of Pastoral Counselors
9504-A Lee Highway
Fairfax, VA 22031-2303
Telephone: 703-385-6967
Fax: 703-352-7725
E-mail: info@aapc.org
<http://www.aapc.org/>

American Self-Help Clearinghouse
Saint Clares Hospital
100 E. Hanover Avenue
Cedar Knolls, NJ 07927
Telephone: 973-326-8853
Fax: 973-326-9467
E-mail: njshc@cybernex.net
www.mentalhelp.net/selfhelp

National Alliance for the Mentally Ill
Colonial Place Three
2107 Wilson Boulevard, Suite 300
Arlington, VA 22201-3042
Telephone: 800-950-6264
Fax: 703-524-9094
<http://www.nami.org/>

National Empowerment Center
599 Canal Street
Lawrence, MA 01840
Telephone: 800-769-3728
Fax: 978-681-6426
<http://www.power2u.org/>

National Mental Health Consumers Self-Help Clearinghouse
1211 Chestnut Street, Suite 1207
Philadelphia, PA 19107
Telephone: 800-553-4539
Fax: 215-636-6312
E-mail: info@mhselphelp.org
<http://www.mhselphelp.org/>

For information about Social Security, Medicare, and disability benefits, call the Social Security Administration at 800-772-1213.

For information about Medicaid, contact your local social service or welfare office. You can also get information about Medicare and Medicaid at <http://www.hcfa.gov/>

For information about Community Mental Health Centers, contact:
National Council for Community Behavioral Health Care
12300 Twinbrook Parkway, Suite 320
Rockville, MD 20852
Telephone: 301-984-6200
Fax: 301-881-7159
<http://www.nccbh.org/>

Note: These are suggested resources. It is not meant to be a complete list.