

Medicare and Behavioral Health Benefits

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SHIP

State Health Insurance
Assistance Program



Agenda

Introduction

Overview of Medicare

Covered Services – Behavioral Health

Covered Providers

Medicare Part D Coverage

Medicare Advantage Coverage

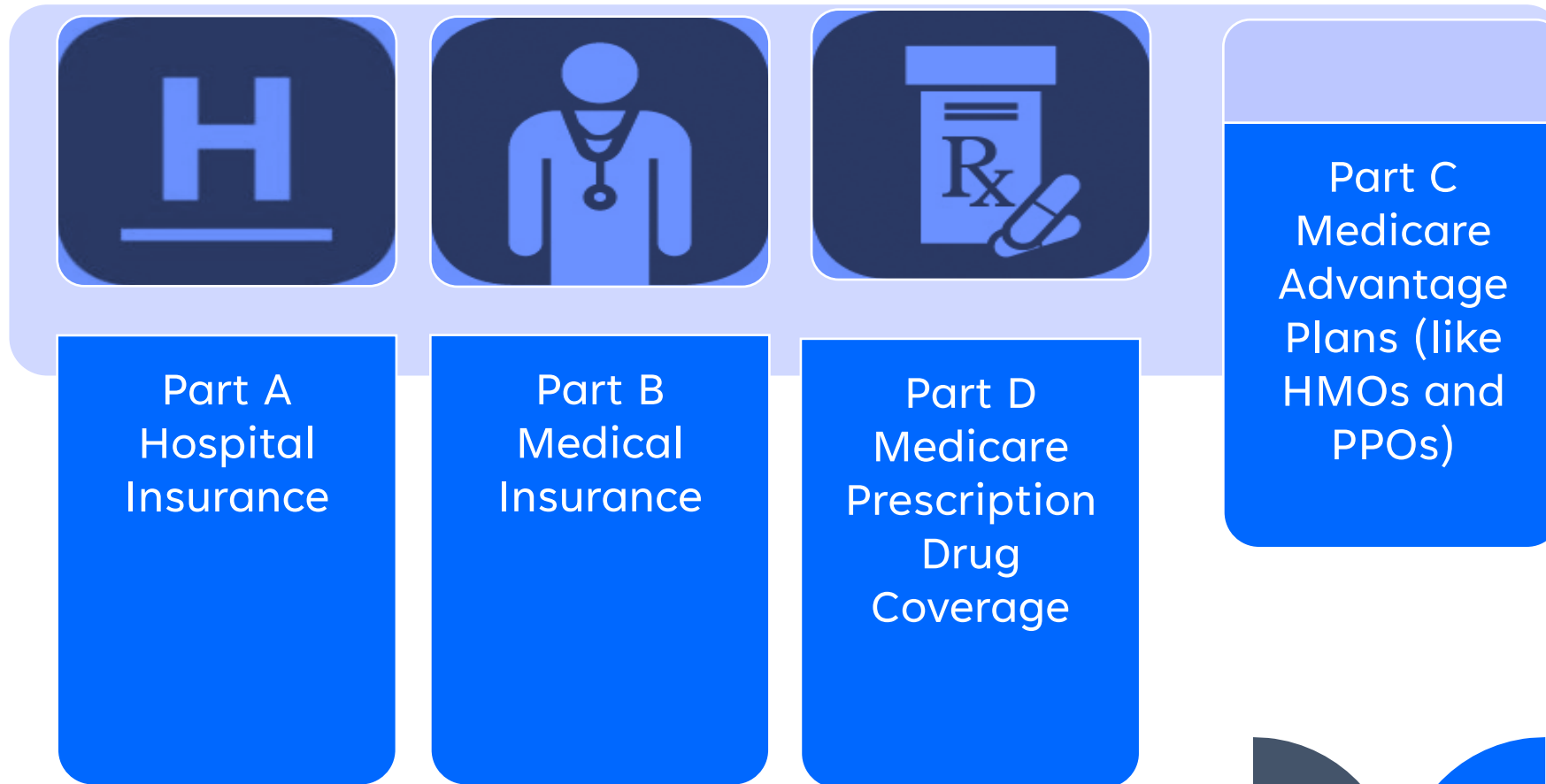
CMS Programs

SHIP and now we can help

Introduction

Behavioral health includes the emotions and behaviors that affect a person's overall well-being. Behavioral health, sometimes called mental health, just like physical health, has trained providers who can help much like a physical health care provider would. These providers can be paid by Medicare.

The Three Parts of Medicare plus Medicare Advantage



Medicare Basic Overview

Part A – Hospital Services

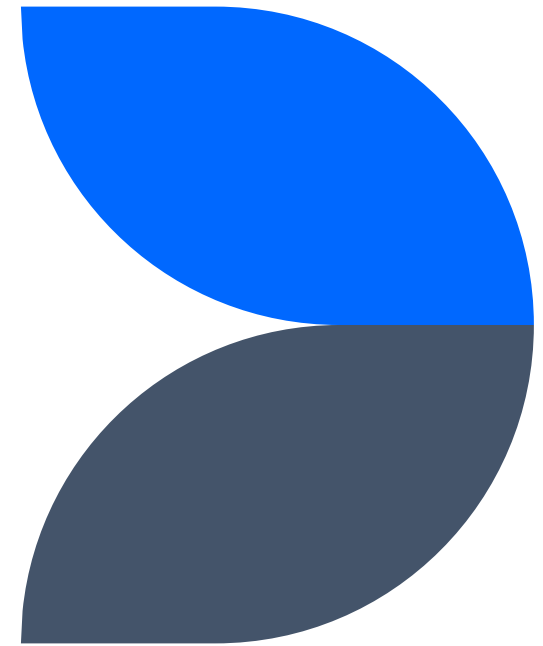
Includes Inpatient Psychiatric Care up to 190 lifetime days

Part B – Medical and outpatient services

Certain screenings, services, and programs that aid in the treatment and recovery of mental health and substance abuse disorders.

Part D – Outpatient/Retail Prescription Drug Coverage

Original Medicare Covered Services



Medicare Part A

Part A Inpatient hospital care beneficiary payment:

- Part A Deductible
 - Days 1-60
- Days 61-90 copay
- Days 91-150 (lifetime reserve days) copay
- Day 151 and forward – beneficiary is liable for all charges



Part A Hospitalization Benefit Period

A benefit period is when a person is out of the hospital for 60 consecutive days.

- If admitted again for any reason during the 60 days
 - Will not incur any extra charges
- If admitted after the 60 days
 - Will start a new benefit period
 - Will have a new deductible

Part A Psychiatric Hospitalization

- The services can be received in either a general hospital or a psychiatric hospital.
- There is no limit to the number of benefit periods whether the mental health care is in a general or psychiatric hospital.
- If in a psychiatric hospital, Part A only pays for up to 190 days lifetime of inpatient psychiatric hospital services.

Note: The 190 days accumulate. They do not have to be consecutive.

Part B Covered Services

- One [depression screening](#) per year.
 - The screening must be done in a primary care doctor's office or primary care clinic that can provide follow-up treatment and referrals.
- Individual and group psychotherapy with doctors or with certain other licensed professionals, as the state allows.
- Family counseling,
 - if the main purpose is to help with treatment.
- Testing to find out about the services needed and if the current treatment is helping.
- Psychiatric evaluation.
- Medication management.
- Certain prescription drugs that aren't usually "self administered" like some injections.
- Diagnostic tests.
- Partial Hospitalization

Other Part B Covered Services

- Alcohol misuse screenings
- Behavioral health integration services
- Counseling to prevent tobacco use & tobacco-caused disease
- Opioid use disorder treatment services
- Telehealth

Partial Hospitalization

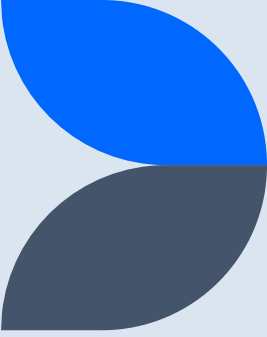
- A structured program of outpatient services
 - An alternative to inpatient
- Day treatment only
 - Hospital
 - Community Health Center

Partial hospitalization programs (PHPs) are structured to provide intensive psychiatric care through active treatment that utilizes a combination of clinically recognized items and services.

Part B Covered Providers

- Psychiatrists or other doctors
- Clinical psychologists
- Clinical social workers
- Clinical nurse specialists
- Nurse practitioners
- Physician assistants

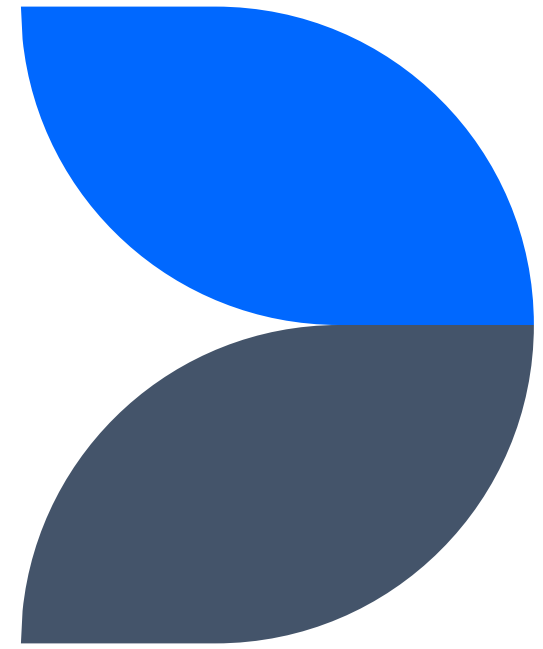




Non Covered Services

- Environmental intervention or modifications
- Adult day health programs
- Marriage counseling
- Pastoral counseling
- Report preparation
- Results or data interpretation or explanation
- Hemodialysis specifically for treating schizophrenia (experimental)
- Transportation or outpatient meals
- Phone service apps

Medicare Part D



Part D Covered Medications

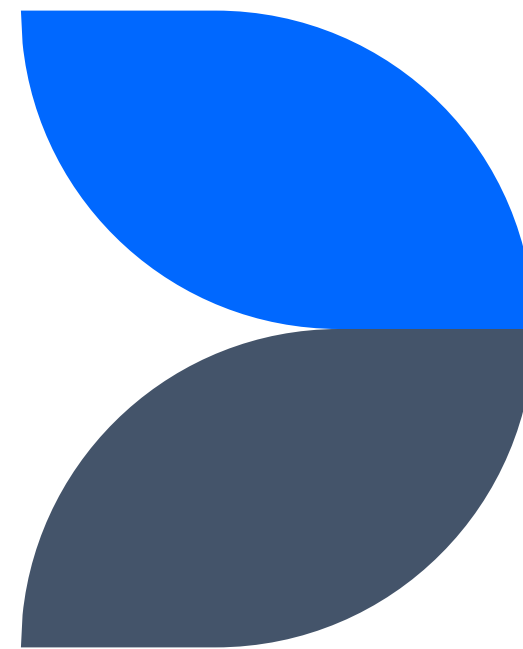
- Must cover all or substantially all medications
 - Antipsychotic
 - Antidepressants
 - Anticonvulsants
- Must cover medically necessary medications for substance abuse
 - Each Part D plan has a formulary
- Does not cover methadone
 - Part A will cover in inpatient setting



Part D Edits

- May impose edits for certain opioid medications
 - Opioid safety alerts
 - Quantity limits
 - Prior Authorization
- Drug Utilization Review is used by plans to identify usage
- May require enrollment in plan Drug Management Program (DMP)
- Plans are no longer required to identify members “at risk”

Medicare Advantage





Part C Medicare
Advantage Plans (like
HMOs and PPOs)

Medicare Advantage Coverage

- All the same coverage as in original Medicare
- May have different costs and restrictions
 - Each plan is different
- Cover medications under Part B and D
 - Each plan has a formulary
 - Possible Prior Authorization
 - Possible Step Therapy
 - Possible quantity limits

CMS Behavioral Health Strategy

The CMS Behavioral Health Strategy covers multiple elements including access to prevention and treatment services for substance use disorders, mental health services, crisis intervention and pain care; and further enable care that is well-coordinated and effectively integrated.

The CMS Behavioral Health Strategy also seeks to remove barriers to care and services, and to adopt a data-informed approach to evaluate our behavioral health programs and policies. The CMS Behavioral Health Strategy will strive to support a person's whole emotional and mental well-being and promotes person-centered behavioral health care.

CMS Behavioral Health Strategy: Five Goals

- Strengthen Equity and Quality in Behavioral Health Care
- Improve access to substance use disorders prevention, treatment and recovery services
- Ensure effective pain treatment and management
- Improve access and quality of mental health care and services
- Utilize data for effective actions and impact on behavioral health

CMS Website

[Addressing & Improving Behavioral Health | CMS](#)

HHS Expands Access to Essential Specialty Care Effective January 2023

- For the first time, states will be able to expand beneficiary access to specialty consultations, which can improve quality of care and outcomes for physical and behavioral health
- For the first time ever, state Medicaid and CHIP programs will be able to pay specialists directly when a beneficiary's primary health care provider asks for advice.

[HHS Expands Access to Essential Specialty Care for Millions of Medicaid and CHIP Beneficiaries | CMS](#)

Opioid Treatment Program (OTP)

Under the OTP benefit, Medicare covers:

- U.S. FDA-approved opioid agonist and antagonist MAT medications
- Dispensing and administering MAT medications, if applicable
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities
- Periodic assessments
 - **Must be a Medicare certified SAMSHA provider**

SHIP AND HOW WE CAN HELP

State Health Insurance Assistance Program

Mission Statement

“The **SHIP mission** is to empower, educate, and assist Medicare-eligible individuals through objective outreach, counseling, and training.

The **SHIP vision** is to be the known and trusted community resource for Medicare information.”

- [Administration for Community Living](#)

What is SHIP?

“SHIP is a national program that offers one-on-one assistance, counseling, and education to Medicare beneficiaries, their families, and caregivers to help them make informed decisions about their care and benefits.

SHIP services support people with limited incomes, Medicare beneficiaries under the age of 65 with disabilities, and individuals who are dually eligible for Medicare and Medicaid.”

- [Administration for Community Living](#)

Wisconsin SHIP network

- Aging and Disability Resource Centers
- Area Agency on Aging
- Tribal Agencies
- Elder and Disability Benefit Specialists
- Medicare Part D Helpline

SHIP Grant

- Wisconsin receives about \$1 million annually to support Medicare-related outreach, counseling, and enrollment assistance.
- The state tracks contacts with:
 - Individual beneficiaries and group outreach.
 - People with disabilities.
 - Low-income people.
 - Non-native English speakers.
 - Rural areas.
 - Enrollment assistance.



How we Help

- Answer question about medication coverage
 - Clients
 - Agencies
- Help with appeals
- ADRCs can help direct county residents to resources in their county

Wisconsin Partners: Statewide

1-800-242-1060

Medigap Helpline

1-855-677-2783

Medigap Part D and Prescription Drug Helpline

For people aged 60 and older

1-800-926-4862

Disability Rights Wisconsin Medicare Part D Helpline

1-262-347-3045

Video or
telephone

Office for the Deaf and Hard of Hearing

dhs.wisconsin.gov/odhh/benefits.htm



Thank you

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