

ACA Implementation Brief

More Than 30 Years of Mental Health Care Inequity: Restricted Access to Providers for

the private health insurance/Medicare covered population. It allows only psychiatrists, psychologists, clinical social workers, and licensed professional counselors. Other providers, such as nurse practitioners, are not on Medicare's covered provider list (American Psychiatric Association, 2021).

Impact on Beneficiaries

Because LPCs and LMFTs are not on Medicare's covered provider list, beneficiaries with Medicare are often unable to access these services. This is particularly true for beneficiaries who live in rural areas, where access to mental health services is already limited. The American Psychiatric Association (2021) found that only 40% of beneficiaries with Medicare are able to access mental health services through their primary care providers.

Rural areas. The beneficiaries who live in rural areas are particularly affected by this issue. In rural areas, there are often fewer mental health providers, and those that are available are often not on Medicare's covered provider list. This is particularly true for beneficiaries who live in rural areas, where access to mental health services is already limited. The American Psychiatric Association (2021) found that only 40% of beneficiaries with Medicare are able to access mental health services through their primary care providers. The American Psychiatric Association (2021) found that only 40% of beneficiaries with Medicare are able to access mental health services through their primary care providers.

a ea, c A e e a ea de d a c e, 59%
 a ec e (c d LPC, LMFT, a d e), c e a c e a a e e
 d a e a ea e ce de f Med ca e (La e a, 2016, a c ed, F e, B e,
 e a, 2020). W acce e a ea fe a, e e a a ea fe e e e a
 ac e f be a a a d e a ea d a a d ea e (Med ca d a d CHIP Pa e, a d
 Acce C [MACPAC], 2021) a d, a a e a e ce e e ec c ea e eeded f
 e c d (R a Hea I f a H b, d.a).

Medicaid/Medicare. T e e c f LPC a d LMFT f Med ca e a e a ac f a
 c a b be ee Med ca e a d Med ca d (F e, B e, e a, 2020, p. 247). L ce ed
 c e e e e ce e e c eed de e a e Med ca d a a be f ced efe
 ac e bec e c eed de Med ca e a e de (F e e a, 2019). T e e d a
 e be be e ca e a ef d a e ab d ce a ca de a f c e e ce
 de Med ca e (beca e Med ca e d e ec e ca f e e de) ea Med ca d
 c e e e ce ead. T ca cc e e Med ca d c de ed e a e f a e
 a d e e c e e ca f e e e e ce f c e a e F e, e ea e e a e ce
 f e e a ea c d a d e a e e c e e e c a ce e
 e Med ca d be e ca e ba e e a e (MACPAC, 2021) a e a d e e
 e a ea ca ec ce

Medical costs. T e be ee e a ea a d c c ca ea c d de
 ac ed ed. Lac f acce c a ce be a a e a ea ea e ca ca e
 e ace ba e ed ca c d a d ce e a (MACPAC, 2015). T e e ac be ge be a a e a
 ea a d ed ca c d a e d f c f e ea c e de e e e c f d
 d f a d fa acce e a ea e ce.

Policy Recommendations

P c e e a ec e e ec e ded c d ce ed c e ec ca , LPC a d
 LMFT e Med ca e a E g a e, e I e de a e a Se Me a I e C d a
 C ee (2017) ec e ded a C e e e e c a d a a e ce a
 a ed e a ea fe a, c a a a ea d fa e a a d ce ed fe a
 c e Med ca e- (p. 83).

S a, a B a a P c Ce e (2021), a f cel ec e ded a C e e pa d e e a
 ea de e c eed de Med ca e e eb add e a e a a ea ed
 e fede a e b e e ba e e a ed a a d e a ea ca e. Be e e a f
 a a d be a a ea ca e ac effec e a ac fede a ea e d a ed ce
 d pa e a d e pa e c e.

La a ece C ea F d e (McG, 2020) ec e ded a c a c e
 e e a a Med ca e b a e b e e f e a ea e ce b e e a

ad be da e e a f c a e be ed ad e e c e e ce c a fa d
de e de ce a d c e a e U e f e e a add e e e c a
c d a e c ca ed ce a d e d f
ed ca (K a e a., 2021).

- **Depression.** E a e f de e a da e a de ad a a e e a c e
f c a e a b ab e e effec f e COVID-19 a de c A e b e
Fed a I e a e c E A -Re a ed S a c (2020) e e be f ad a e 65 a d
de f d a a ea e 10 (9% f e a d 13% f e) e e e ced c ca e e a -
() de e e de ed a f e a f e O de ad
e de e e f e e e ce e a e f ca e , e a e f c a
d ab e ea ca e a , a d de e a.
- **Substance use disorder.** O de ad a e a c a e ab e e e a e effec f b a ce
c a a c e e a a e f e e ed b ca e e M e e e e
c e c d c a de e a d c e a e a a e e d f c
a c e d d a f e a d e a e a e e f fa a d acc de a e
a ad e e effec f e a c be e e d a d a c I a e ce da ed T e a e
I e e e P c (TIP) f c ca , fa e , a d ca e e , e S b a ce Ab e a d Me a
Hea Se ce Ad a (SAMHSA, 2020). a d a b a ce ab e a e a d
de a b e - () a de ad a e e e e a c a a
e b a ce C ca a fa de f c d de de ad beca e ca
be c f ed a e e a ed dec e c Ba e de ad e e ea e c de
ac f f a a d e a e a de a de , fa e , a d ca e e .

Medicare Beneficiaries Under Age 65

P e e a f f Med ca e beca e f d ab a g a e a e e e ce f e e a d de
Acc d e S ca Sec Ad a (2020) f 10 c be e ca e 2019 e e
da ed e a d de T e e c ded a e c d de de e a d de a d
c d d ad e ce d de ; e ec a d ab e ; d d de ; e c ed de ; a d
c e a a d e c c d de .

T e a e a e a e f c cc b a ce e d de O e d f d a e e
a ed f d/ e a e e e be Med ca e be e ca e d ab e , a e
50 64, W e a d e de f c g a ea (S , 2017). A ed ced e d b f d
f a e e ced ed ce de e f e add c e b c ea d c e ,
a 70,000 d ed e d e de a cc 2019 (Na a I e e D Ab e , d.).

Disenrolling Medicaid Beneficiaries

T e e a a d a de Med ca e be e ca e e e e ed e ce
e a be a a ea e ce , b e ea c d ca e a e a a d a e
ca e a e e eff a ed (F e , La , & S a a, 2020).

T e e ce PAN E da f 1,000 Med ca e c e ed de ad (M C ,
2021) f d a 67% a d e d be c f ab e ee a d e ce e a ea
ca e e e (20%) a d e fa e be , f e d , a d a c a a ce a ac ed

Effects of COVID-19 Pandemic on Older Adults

T e COVID-19 a de c a e a e p a ced e e a ea f a de A g ca a e e e ced e ca a e e e a d be ea e e W e 10 dea fa cc e e a e 65 a d de e Ce e f D ea e C a d P e e (2021) c e ec e d a de A e ca e e e ac e a c a b e.

A d. c. ed, a e f de a be a c a b de e f be e c a e a a ea

Conclusion

T e e c f fe a c e f e f c d ed de de Med ca e ece. a
e be e ca e a e e c a e a ea de T ea, C e.
a a a a c e. ap. Te Me a Hea Acce. I e e Ac. f 2021 (S. 828/H.R.
432) d ca a e a ec e ba e ca e a d ffe e c c ce. de ad a d
e e d ab g b e a 200,000 ce ed c e e pa c pa e e
Med ca e e. I d d ea e acce. a a ea de e gd b c e ec ed Med ca e
de a d e ec f ca e e e a ca e b ca a d e a ea
c e. N e e a e a e a de e ab e acce. a e a
ea ca ef a A e ca.

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