



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

June, 2025

Q: Mental health is a top priority for me, especially as I get older. I want to stay proactive with my mental health. Does Medicare cover mental health services?

A: Mental health is very important, and preventive care can help identify patients who are at risk for mental health problems to get them treatment sooner.

Medicare Part B fully covers many preventive services, including screenings to assess your risk for certain mental health conditions. Medicare 100% covers the following preventive benefits:

Annual depression screening

All people with Medicare can get one free evaluation for depression per year as long as the doctor accepts Medicare assignment.

Alcohol misuse screening

Some people with mental health problems may struggle with alcohol or drug abuse. Medicare covers one alcohol misuse screening per year. All Medicare enrollees who are

not alcohol-dependent may qualify. If you're alcohol dependent, you may qualify for counseling

'Welcome to Medicare' visit

This introductory preventive visit includes a review of your risk for depression. You'll need to have the exam within the first year of getting Medicare.

'Wellness' visit

During this annual visit, your doctor will evaluate your physical and mental health, and you'll have the opportunity to bring up any mental health concerns with your physician. Your doctor may make recommendations based on your risk factors or refer you for additional treatment.

If you have original Medicare, once you meet your Medicare Part B deductible, you pay 20% of the Medicare-approved amount for outpatient treatment of a condition. If you have a Medigap policy, it should cover the remaining 20%. Medicare Advantage plans also cover mental health

benefits but set their own co-pays.

Medicare covers counseling services, diagnostic assessments including, but not limited to:

- Psychiatric evaluation and diagnostic tests
- Individual therapy
- Group therapy
- Family counseling (if the goal of therapy is to help your condition)
- Alcohol abuse counseling (up to four sessions) If you receive inpatient mental health services, Medicare Part A helps pay. These services can be either in a general hospital or in a psychiatric hospital that only cares for people with mental health conditions. There's a cap on Medicare coverage for inpatient services if you stay at a psychiatric hospital.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or online at www.medicare.in.gov. You can also follow us on Facebook, Twitter, LinkedIn, and YouTube.