



**American Association for
Marriage and Family Therapy**

Advancing the Professional Interests
of Marriage and Family Therapists

112 South Alfred Street
Alexandria, VA 22314
Telephone: (703) 838-9808
Fax: (703) 838-9805
Website: www.aamft.org

Medicare Coverage of Marriage and Family Therapists

Issue

Improving access to Medicare-covered mental health benefits.

Background

In order for a mental health service to be covered by Medicare, the service must be for the diagnosis and treatment of mental illnesses. In addition, the mental health service must be delivered by a “covered” practitioner who is legally authorized to perform that service under state law. The mental health professionals recognized by Medicare include psychiatrists, psychologists, mental health clinical nurse specialists and Clinical Social Workers (CSWs) who possess at least a master’s degree in social work. Marriage and Family Therapists (MFTs), unlike CSWs, are not listed as Medicare-covered providers despite the fact that MFT and CSW education and training are comparable. Marriage and family therapists and clinical social workers also meet similar state licensure and certification requirements.

Several recent reports have indicated that limited access to mental health services is a serious problem in the Medicare program. This is particularly true in rural areas, which have historically had difficulty attracting and retaining health professionals. According to a recent Surgeon General’s report, 37% of seniors display symptoms of depression in a primary care environment. Equally striking is that fact that this depression often goes unrecognized and therefore untreated. The failure to treat depression often leads to more primary care visits and higher Medicare expenditures.

Currently, the federal government recognizes five mental health disciplines as core mental health professionals. These are psychiatrists, psychologists, mental health clinical nurse specialists, clinical social workers and marriage and family therapists. Of these five groups, only marriage and family therapists are not recognized by Medicare.

Discussion

In most states, MFTs are legally authorized to provide the same services as clinical social workers. As with CSWs, not every service a marriage and family therapist performs is covered by Medicare. We are not seeking to expand the Medicare benefit package, merely provide a mechanism so that when Medicare beneficiaries need Medicare-covered mental health services, they can obtain those services from a marriage and family therapist who is legally authorized to provide that service.

Significant shortages of mental health professionals continue to exist in many areas of

the country. The Health Resources and Services Administration (HRSA) specifically identifies areas of the country with mental health shortages. The purpose of this designation is to identify communities with unmet mental health service needs and pursue opportunities to recruit qualified mental health professionals to those communities.

Ironically, HRSA counts marriage and family therapists among the providers qualified to deliver necessary mental health services. The failure of the Medicare program to recognize marriage and family therapists creates the unfortunate circumstance where in communities where mental health service needs are being provided by a marriage and family therapist, the Health Resources and Services Administration would consider the community well-served. In fact, in such situations, the elderly of that community have no access to mental health services because Medicare will not cover the one mental health provider they can reasonably access.

Marriage and family therapists are not seeking to expand the scope of mental health services covered by Medicare, nor are they seeking to expand their own scope of practice. Instead, MFTs are simply trying to correct an inequity that restricts beneficiaries access to a particular type of qualified mental health provider.

Finally, MFTs are not seeking higher payments for their services than are currently paid to clinical social workers. Under our proposal, marriage and family therapists would be paid at the same rate (75% of the psychologists rate) as clinical social workers for mental health services already covered by Medicare which the MFT is legally authorized to provide in the state in which the service was delivered.

Recommendation

Improve access to Medicare-covered mental health services by including marriage and family therapists among the list of providers who can deliver covered mental health services and pay for those services at the same rate as clinical social workers.

If you have any questions or need additional information, please do not hesitate to contact:

Bill Finerfrock
AAMFT Washington Representative
C/O Capitol Associates
426 C Street, NE
Washington, DC 20002
(202) 544-1880