

# Study finds scant coverage for seniors' mental health care

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Amid heightened demand for mental health care, a new study finds that nearly two-thirds of Medicare Advantage psychiatrist networks contain

less than 25% of all psychiatrists in a given service area.

"This means that many people who have coverage through Medicare Advantage plans may not actually have access to psychiatrists, given how few are considered in-network," said lead author Jane Zhu, M.D., assistant professor of medicine ([general internal medicine](#) and geriatrics) in the School of Medicine at Oregon Health & Science University. The research has been published in the July issue of the journal *Health Affairs*.

Medicare is the federal [health insurance](#) program for people who are 65 or older. Medicare Advantage, which covers 28 million Americans through [private insurance plans](#) backed by Medicare, has an even narrower network of psychiatrists available to patients than those covered by Medicaid managed care or by insurance plans in the "Affordable Care Act." Insurance plans often contract with sets of providers—considered "in-network"—to deliver services to their enrollees.

The researchers built a nationwide data set of health plan networks, their service areas and their participating providers in 2019.

The new study is the latest in a series of findings highlighting a lack of coverage and access to [mental health care](#) nationwide. Provider networks are one important lever of access, and Zhu noted that the new study likely understates the problem.

"It's likely a rosier picture than reality," Zhu said. "We know the actual number of psychiatrists available to see patients is much lower."

That's because even if a psychiatrist is technically in-network, Zhu said an overall national shortage of psychiatrists means that many are fully booked already and aren't accepting new patients. She said this may

translate to higher out-of-pocket costs, delays in care, or foregone treatment.

For Zhu, these findings suggest that it's necessary for insurers to incentivize more psychiatrists and [mental health professionals](#) to accept health insurance, or to expand coverage of services delivered by other [health care professionals](#) such as psychologists, counselors or [primary care physicians](#) who provide mental health care.

In some areas examined in this latest study, the picture was even more dire, with not a single psychiatrist who accepts Medicare Advantage insurance accepting patients.

"More than half of the counties for which we had data did not have a single [Medicare Advantage]-participating psychiatrist," the authors write. "Our findings offer upper-bound estimates of network breadth, raising concerns about MA enrollees' access to mental health services amid the growing prevalence of mental health conditions among older adults."

In addition to Zhu, co-authors included Mark Katz Meiselbach, Ph.D., and Daniel Polsky, Ph.D., of Johns Hopkins University, and Coleman Drake, Ph.D., of the University of Pittsburgh.

**More information:** Psychiatrist Networks In Medicare Advantage Plans Are Substantially Narrower Than In Medicaid And ACA Markets, *Health Affairs* (2023). [DOI: 10.1377/hlthaff.2022.01547](https://doi.org/10.1377/hlthaff.2022.01547)

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