

# Increased Access to Mental Health Care for Older Adults: Getting Support during COVID-19

## Coping and Mental Health during COVID-19

Coping with the COVID-19 pandemic can be particularly challenging for older adults. For many seniors, the pandemic has significant social, emotional, and behavioral effects. These may be new experiences or a worsening of symptoms that existed before COVID-19.



### **SOCIAL EFFECTS**

[Social isolation and loneliness](#)



### **EMOTIONAL EFFECTS**

Worry, uncertainty, and sadness related to the possibility of infection, existing or worsening health issues, and loss of control and consistency; reduced opportunities for meaning and pleasure



### **BEHAVIORAL EFFECTS**

Lower quantity or quality of sleep, dietary and nutritional changes, greater use of alcohol or drugs, lower physical activity, and other lifestyle changes

**Getting help for emotional and related challenges has just become much easier for older adults.**

For many older adults, strategies such as regular physical exercise, calling loved ones and friends, maintaining a routine, engaging in pleasurable or meaningful activities, and practicing [mindfulness](#) or relaxation strategies can be quite helpful. However, given the impact of the pandemic on day-to-day life, seeking support from a trained therapist or other mental health professional can help greatly with coping and improving quality of life.

The good news is that getting help for emotional and related challenges has just become much easier for older adults. Due to recent changes in Medicare during the COVID-19 pandemic, older adults now have greater access to a variety of mental health services, including from their home.

**Mental health care with older adults is very effective.**

**Medicare has expanded its coverage for mental health services.**

These new options were approved as temporary changes during the COVID-19 emergency period and may change. Confirm these changes with your provider, and visit <https://www.medicare.gov/medicare-coronavirus#500> for updates.

## Mental Health Care Is Effective with Older Adults

Decades of research show that mental health care with older adults is very effective. Although it has not been widely used by this population, mental health care is generally as effective with older adults as with younger adults.

Mental health care includes a variety of services. The most common include:

- » **Psychotherapy:** Psychotherapy (talk therapy) includes different approaches that help with adjusting to life changes and health conditions, as well as treating issues such as depression, anxiety, insomnia (sleep difficulties), chronic pain, and substance use. Many psychotherapy approaches teach proven skills for reducing stress and dealing with uncertainty and change.
  - Common providers: Psychologist, social worker, or mental health counselor
- » **Medication:** Although many people do not require medication, it can be helpful in some cases for treating specific mental health conditions. In these instances, medication and psychotherapy together are often most effective.
  - Common providers: Primary care provider, psychiatrist

Although mental health services are effective, older adults are much less likely than younger adults to seek mental health care. This is due to a number of factors, including limited awareness of services and how to seek help, affordability, and transportation barriers. Many of these barriers have been removed or reduced during the pandemic.

## Greater Access to Mental Health Care under Medicare

For outpatient mental health services, Medicare generally covers 80% of the Medicare-approved amount under Part B, similar to general health services. Supplemental Medicare insurance (i.e., Medigap) generally covers the other 20%. Medicare also provides coverage for inpatient mental health care under Part A.

Because of the COVID-19 pandemic, Medicare has expanded its coverage for mental health services not provided in person to make them more accessible. They are often referred to as *telehealth* or *virtual services*. Most private insurance policies also cover virtual mental health services as well as in-person services.

Recent changes to Medicare include the following:

- » Older adults may now receive mental health services in their homes and other locations (e.g., nursing home, hospital).
  - Before, Medicare did not cover virtual mental health services provided to individuals in their homes.
- » Virtual mental health services may now be provided either through video (e.g., the camera on your phone or computer) or on a phone with only voice.
  - Before, Medicare did not cover voice-only virtual sessions.
- » Providers have the option to reduce or waive a patient's co-pay for virtual or telehealth services.

## How to Find a Mental Health Care Provider

The following table lists **online provider finder resources** for locating psychotherapy, counseling, and medication-related services.

| Provider Finder Resource   | Location  | Comments  |
|--|---|---|
| American Psychological Association (APA)   | <a href="http://locator.apa.org/">http://locator.apa.org/</a>   | <ul style="list-style-type: none"> <li>» Includes psychologists</li> <li>» Can filter by:               <ul style="list-style-type: none"> <li>• Accepts new patients using telehealth</li> <li>• Type of problem</li> <li>• Works with older adults</li> <li>• Insurance type, including Medicare</li> </ul> </li> </ul>   |
| Anxiety and Depression Association of America (ADAA)   | <a href="https://members.adaa.org/search/custom.asp?id=4685">https://members.adaa.org/search/custom.asp?id=4685</a> | <ul style="list-style-type: none"> <li>» Can filter by:               <ul style="list-style-type: none"> <li>• Offers telehealth</li> <li>• Type of problem</li> <li>• Insurance type, including Medicare</li> </ul> </li> </ul>  |
| Association for Behavioral and Cognitive Therapies (ABCT)  | <a href="https://www.findcbt.org/FAT/">https://www.findcbt.org/FAT/</a>   | <ul style="list-style-type: none"> <li>» Can filter by:               <ul style="list-style-type: none"> <li>• Offers telehealth</li> <li>• Type of problem</li> <li>• Insurance type, including Medicare</li> </ul> </li> </ul>  |
| Psychology Today   | <a href="https://www.psychologytoday.com/us/therapists">https://www.psychologytoday.com/us/therapists</a>           | <ul style="list-style-type: none"> <li>» Includes psychologists, social workers, and mental health counselors</li> <li>» Can filter by:               <ul style="list-style-type: none"> <li>• Offers telehealth</li> <li>• Type of problem</li> <li>• Works with older adults</li> <li>• Insurance type, including Medicare</li> </ul> </li> <li>» Includes search option for psychiatrists (for medication services)</li> </ul> |
| Substance Abuse and Mental Health Services Administration (SAMHSA), Behavioral Health Treatment Services Locator | <a href="https://findtreatment.samhsa.gov/">https://findtreatment.samhsa.gov/</a>                                   | <ul style="list-style-type: none"> <li>» Includes treatment facilities for mental health and substance use or addiction problems</li> <li>» Can filter by:               <ul style="list-style-type: none"> <li>• Offers telehealth</li> <li>• Works with older adults</li> <li>• Insurance type, including Medicare</li> </ul> </li> </ul>   |

## Finding the Right Provider for You

It is important to find a provider you trust and feel comfortable with. It is also best if the provider has experience working with older adults and with the kinds of issues you are seeking help for. A provider who may be a good fit for one person may not be a good fit for another. Following are tips for how to find a provider who may be a good fit for you.

**It is important to find a provider you trust and feel comfortable with.**

1. **Identify a few providers**, if possible, using the finder tools above or by asking for recommendations from your primary care provider, family members, or friends. Identifying a few providers to contact will provide you with options to consider based on the providers' availability, their fit with your needs, and your comfort and preferences.
2. **Call each provider to discuss your reasons for seeking help** and learn about their practice and approach. Following are some questions you may want to ask:
  - » What experience do you have working with older adults?
  - » What experience do you have with the issue I am seeking help for?
  - » What is your approach to treatment?
  - » Do you provide sessions by video or phone (telehealth)?
  - » Do you accept Medicare? (or whatever insurance you have)
  - » What are your fees? What costs am I responsible for? (If cost is a concern, you can ask: Do you waive patient co-pays?)
3. **Once you select a provider, schedule an initial session.** During this session, the provider will learn more about the problems you're having and make recommendations for treatment. This session also lets you get to know the provider better. During the first session or two, you will have a chance to ask questions and see if the provider is a good fit for you. If they are not, you have no commitment to continue. Sometimes it takes talking with a few providers before you find one who is a good fit.

Talking with a mental health professional can make a big difference in improving the quality of life of older adults, whether for help coping with the COVID-19 pandemic, adjusting to life changes, or addressing other emotional or related challenges. With greater access to mental health care and tools for finding a provider who is the right fit, effective support is now closer than ever.

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Suicide Prevention Resource Center

Web: <http://www.sprc.org>



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