



MICHAEL BENNET
U.S. SENATOR *for* COLORADO

Better Mental Health Care for Americans Act

Senate Finance Committee Member Senator Michael Bennet and Chairman Ron Wyden

America faces a mental health crisis. Over one in five adults in the United States suffer from mental illness, and one in four older adults reported having anxiety or depression.¹ The crisis is even more acute for young Americans. According to the Centers for Disease Control and Prevention, four in ten high school students felt persistently sad or hopeless. One in ten attempted suicide.² Around a quarter of Medicare beneficiaries live with a mental illness, like depression, anxiety, schizophrenia, and bipolar disorder, however only less than half receive treatment.³

As more Americans struggle with mental health, access to and affordability of care has not kept pace. According to Mental Health America, in 2020, the majority of U.S. adults suffering from mental illness received no care. Even though federal law requires parity in coverage for mental and behavioral health care, compared to physical health care, this requirement does not apply to Medicare, Medicare Advantage, Medicare Part D, and Medicaid fee for service.⁴ This leaves many older adults and children who rely on these programs with significant financial barriers to access mental and behavioral health services. Additionally, there are broader challenges, such as siloed systems that deliver physical and mental health services separately, low reimbursement rates, a shortage of providers, and outdated provider directories.

The Better Mental Health Care for Americans Act would address these barriers by ensuring full parity and integration for mental and behavioral health – expanding access, improving outcomes, and lowering costs.

Specifically, the Better Mental Health Care for Americans Act would:

- Require parity for mental and behavioral health services in Medicare Advantage, Medicare Part D, and Medicaid;
- Ensure that Medicare Advantage plans maintain accurate and updated provider directories so beneficiaries understand who is in-network;
- Encourage mental and behavioral health integration with physical care by increasing reimbursement rates for Medicare and Medicaid;
- Establish a demonstration project to increase access to integrated mental and behavioral health care for children across different settings, like schools;
- Increase accountability and oversight of integrated mental and behavioral health care under Medicare, Medicaid, and private health insurance plans; and
- Require the Centers for Medicare and Medicaid Services to develop and implement plans to better align payments, measure access and quality, and improve prevention services for mental and behavioral health care.

Mental and behavioral health is health, and it is past time we treated it as such. With the reforms in the Better Mental Health Care for Americans Act, we can address the mental health crisis and provide millions of Americans the care they deserve.

¹ KFF. [One in Four Older Adults Report Anxiety or Depression Amid the COVID-19 Pandemic](#). Published October 9, 2020

² Centers for Disease Control and Prevention. [CDC report shows concerning increases in sadness and exposure to violence among teen girls and LGBTQ+ youth](#). Last Reviewed February 13, 2023.

³ The Commonwealth Fund. [Medicare's Mental Health Coverage: What's Included, What's Changed, and What Gaps Remain](#). Published March 3, 2023.

⁴ KFF. [Mental Health Parity at a Crossroads](#). Published August 18, 2022.