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**Topic of the Month:**  
Medicare Options

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***This week in Marci . . .*** Volume 8, Issue 48: Week of December 7, 2009

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## Dear Marci,

**I heard that Medicare will expand its coverage of mental health services in the New Year. What will my coinsurance for mental health services be in 2010?**

**-Ross (Jacksonville, Florida)**

*Click on the blue, underlined [hyperlinks](#) for related information available through Medicare Interactive!*

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Dear Ross,

You heard correctly! Starting January 1, Medicare will pay more than the current 50% coinsurance for mental health services. Your coinsurance for certain [outpatient mental health services](#) in 2010 will be 45 percent, and Medicare will pay the remaining 55 percent.

Medicare will continue to increase the amount it pays for mental health services in coming years until it reaches 80 percent, like most other services Medicare covers. This change is being phased in over the next five years and will be complete by 2014.

- In 2010 and 2011 you will pay 45 percent
- 40 percent in 2012;
- 35 percent in 2013
- 20 percent in 2014



## Spotlight on Resources

- Learn more about Medicare options on [Medicare Interactive](#).
- For information about services and resources for older adults and persons with disabilities, visit the [National Association of Area Agencies on Aging](#).
- For free one-on-one counseling and assistance with Medicare and related issues, contact your [State Health Insurance Assistance Program](#) (SHIP).
- For help getting screened for benefit programs available to older adults with limited incomes, visit [Benefits Check Up](#).
- View ratings and reviews

[Medigap](#) plans (insurance to fill in the gaps in Medicare coverage) can help you cover the remaining 45 percent of your mental health coinsurance this year and next. If you qualify for [Medicaid](#) or the [Qualified Medicare Beneficiary Program](#), which helps pay your Medicare costs, you should generally be able to receive mental health and other health care from any doctor or provider who takes Medicare and Medicaid or is in your Medicare private health plan's network without having to pay the Medicare coinsurances or deductibles.

Some of the mental health services that Medicare covers include:

- individual and group therapy
- family counseling
- activity therapies
- substance abuse treatments

Medicare also pays for [inpatient mental health services](#). Medicare will pay for 190 days in an inpatient mental health facility during your lifetime. After you reach the 190-day limit, Medicare may help pay for mental health care at a general hospital. The out-of-pocket costs for a psychiatric hospital are the same as they are in any hospital.

**–Marci**



**Looking for past Dear Marci Answers?** Have other Medicare questions? Find your answers with Medicare Interactive (MI), an independent, public resource of the Medicare Rights Center. MI offers expert information and advice on Medicare. [Visit Medicare Interactive today!](#)

**Do you need individual counseling?** Call the Medicare Rights Center's consumer hotline at **800-333-4114**, between 9 a.m. and 5 p.m., Eastern Time, Monday through Friday. A Medicare counselor will be happy to answer your question.

You can also call your [State Health Insurance Assistance Program \(SHIP\)](#) for personal counseling on Medicare benefits, rights and options. Call [Social Security](#) (800-772-1213) for questions about enrolling in Medicare or applying for Extra Help!

Feel free to [send comments](#) about *Dear Marci* or suggestions about topics you would like *Dear Marci* to cover.

## Health Tip of the Week

It is important to be prepared when you meet with your doctor for any sort of visit. It can be frustrating when you leave a doctor's office

of care and housing options for older adults at the [seniorDECISION](#) website.

- For state-by-state legal information about Medicare, visit [ElderLaw Answers](#).

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**The Medicare Rights Center's Professional Hotline**

Do you help people with Medicare? Where do you turn to for help? Call the Professional Hotline, a national service offered by the Medicare Rights Center to support people serving the Medicare population. Dial 877-794-3570 from 9 a.m. to 6 p.m. Eastern Time for accurate, up-to-date information and ongoing technical support.

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**Bulletin: New Extra Help Application for 2010**

In 2010 there will be some changes to the Extra Help application. [Extra Help](#) is a federal program that can help you pay for some or most of the costs of Medicare prescription drug coverage if your income and assets are below a certain level. To be sure you get all the benefits you qualify for, **complete the entire Extra Help application, even if you do not think you qualify for Extra Help.** For more information click [here](#).

and realize you forgot to ask many of the questions you have been thinking about for awhile. A doctor's appointment is a time for you to discuss your concerns and questions with your doctor. Here are some helpful tips from [Medicinenet.com](http://Medicinenet.com) for how to prepare for your next doctors appointment, including some key questions you can ask.

### Preparation

- Keep a running log of questions you've had since your last doctor's visit. It might be helpful to put a notepad by your bed so you can write down questions.
- Create a list of any changes in your health since your last appointment.
- Gather all recent relevant materials (such as results from medical tests, x-rays and MRIs).
- Create a list of medications, supplements and vitamins that you take.

[The National Patient Safety Foundation](http://TheNationalPatientSafetyFoundation.org) has created the [Ask Me 3](http://AskMe3.org) program, which helps foster communication between patients and health care providers. They believe these three questions are important because studies have shown that people who understand their diagnoses are more likely to follow the correct procedures and get better faster. The three questions are:

1. What is my main problem?
2. What do I need to do?
3. Why is it important for me to do this?

Medicinenet.com has a list of more specific questions to ask your doctor on its website, and it can be found [here](#).

Don't forget that it is okay to ask your doctor questions or to ask a doctor to slow down and clarify if you do not understand.

## Survey Says . . .

Listening to audio cues while sleeping might help solidify memories, according to an [article](#) in the *New York Times* by Pam Belluck. The practice could help people who are studying for tests or even just trying to remember names or phone numbers.

In a study by scientists at Northwestern University, participants were shown 50 objects with specific locations on a computer screen. A sound was played when each object was displayed (like a meow sound for a picture of a cat). Then, some of the participants took short naps that lasted no longer than 90 minutes, so they did not go into REM (rapid eye movement) sleep.

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*Dear Marci* is a weekly e-newsletter designed to keep you—people with Medicare, social workers, health care providers and other professionals—in the loop about health care benefits, rights and options for older Americans and people with disabilities. *Dear Marci* is a free service of the [Medicare Rights Center](#).

During their naps, white noise and sounds for 25 of the 50 objects were played.

Following their naps, those participants were told to try and place the 50 objects again in the correct locations on the computer screen. Those who took the nap placed those 25 objects whose sounds were played more accurately than the other 25 objects whose sounds were not played during their naps.

In the *New York Times* article, Ken A. Paller, a cognitive neuroscientist at Northwestern who co-authored the study said, “The thinking is that during sleep, memory consolidation is going on and that rehearsal is a good way to strengthen memories”. If the results of this survey prove to be true for longer amounts of sleep or other methods of recall, these findings could be very beneficial for people who are studying for tests, or even trying to remember people’s names or phone numbers.

Some scientists are skeptical of these results, and the authors of the study believe that more research is necessary.

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**The Medicare Rights Center** is the largest independent source of Medicare information and assistance in the United States. Founded in 1989, Medicare Rights helps older adults and people with disabilities get high-quality, affordable health care.

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