

Understanding Mental Health



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Overview

Almost 6 in 10 people (58%) in the United States are concerned about their mental health, and 42% often feel anxious and depressed. Yet, only 20% indicate they are seeking mental health support consistently when needed, according to research findings from nonprofit Transamerica Institute.

This guide has been created to help educate people about the types of support that is available and how to access them.

Always consult a medical professional for any mental health related concerns.

What is Mental Health & Mental Illness?

Caring for our health and well-being involves attending to the needs of both our body and mind. Our physical and mental health interact to allow us to function on a day-to-day basis, so it is important to always consider both. Mental illnesses span a wide range of conditions, symptoms, and experiences, each existing upon a spectrum. This means diagnoses can be difficult at times,

so it is essential to be assessed by an experienced mental health care professional that can find the right path for you.

Why should we talk about it?

One in every five US adults live with mental illness, which makes up roughly 57.8 million people in the US in 2021 according to the [National Institute on Mental Health](#). With mental illnesses impacting so many people in so many different stages of life, understanding and evaluating our mental health and its connection to our emotional, psychological, and social well-being is a vital part of caring for ourselves.

As with any health concerns, doing the adequate research to better understand treatment options can help you or a loved one make the best decisions for your healthcare needs. The quality of our mental health can also influence how we interact with others, how we make decisions, and how we handle stress, so it is important to care for our mental health at every stage of life.

[Signs, Symptoms, & Conditions](#)

As with any health concerns, doing the adequate research to better understand your needs and treatment options can help you or your loved one make the best decisions for your health care needs.

[How to Get Mental Health Help](#)

View a list of types of mental health professions and the types of care they may be able to provide you.

[Mental Health & Insurance](#)

Visit this page to better understand how you can best use your health insurance coverage to manage your mental health needs, as well as low-cost and affordable alternatives for those who are uninsured.

Immediate Emergency Mental Health Help

In a mental health emergency, immediate help can be an essential, and even life-saving, part of recovery and treatment. If a mental health professional is not immediately available, seeking help through friends, family, and other community members can begin the process of getting the right mental health services you need.

If you or someone you know is in an emergency mental health situation and the situation is potentially life-threatening, you can:

- Call **911**
- Call the free, confidential [National Suicide Prevention Line](#) at **1-800-273-TALK (8255)**, or [Live Chat Online](#) to speak with a national network of people in local crisis centers 24 hours a day, 7 days a week.
- Text to **838255**
- If you are a service member or veteran you can contact the confidential counselors through the Veteran Crisis Line at **1-800-273-8255 and Press 1** or chat confidentially online at the [Military Crisis Line Chat](#)
- Call the Substance Abuse and Mental Health Services Administration Treatment Referral helpline at **1-877-SAMHSA-7 (1-877-726-4727)** for general mental health services and to find local treatment.
- Emergency rooms are equipped to handle both physical and mental emergencies. Going into an ER with your mental health emergency can be another option for immediate help if you or someone you know is at risk of life-threatening harm.

If someone reaches out to you in an emergency mental health crisis, there are tips and techniques that can help you provide support to your loved one:

- [For Friends and Family Members](#) – MentalHealth.Gov
- [Identifying a child mental health crisis](#) – Association for Children’s Mental Health
- [For Family and Friends](#) – Mental Health America

Signs, Symptoms, & Conditions



Signs and symptoms of mental illnesses vary from person to person, but paying close attention to our mental state is essential in order to notice when something is wrong. It is essential to treat mental illness with the same level of concern that we treat our physical health with. A licensed mental health provider can help you navigate any of your mental health concerns.

Below are some common mental health symptoms and disorders, which are highlighted for educational purposes only and are not intended to replace guidance from a mental health professional.

Common Signs That May Indicate a Mental Illness

It is important to be cognizant of changes in behavior, mood, and thinking, as these may be indicative of a mental health condition. If you're concerned about your mental health, consult a mental health professional for assistance.

Behavior	Mood	Thinking
Changes in sleep habits, tiredness, & energy	Excessive worry or fear	Difficulties understanding or relating to others
Inability to handle daily stressors or basic day-to-day activities	Extreme mood changes (uncontrollable highs/euphoria)	Confusion or problems concentrating & learning
Changes in eating habits (e.g., hunger levels or lack of appetite)	Intense fear of weight gain & appearance concern	Inability to perceive changes in our own feelings, behavior, or personality
Avoiding friends & social activities	Feeling excessively sad or low	Difficulty perceiving reality (delusions or hallucinations)
Overuse of substances like drugs or alcohol	Prolonged irritability or anger	
Changes in sex drive	Suicidal ideation or intent	

Table by nonprofit Transamerica Institute

Source: [National Alliance on Mental Illness](#)

Common Mental Health Conditions & Disorders

Mental illness is typically broken up into four categories including mood disorders, anxiety disorders, personality disorders, & psychotic disorders.

Below are some general symptoms and disorders (not exhaustive lists of symptoms):

Note: It is important to seek guidance from a qualified mental health professional.

Anxiety Disorders

Anxiety is a normal part of the human experience -- however when the fear and distress become overwhelming or unmanageable, an anxiety disorder may be the root.

Disorder	Diagnosis	General Symptoms
Anxiety Disorders	General Anxiety Disorder	<ul style="list-style-type: none"> • Feelings of apprehension, dread, or worry. • Sweating, tremors, twitches • Feeling tense, restlessness, irritability • Pounding, racing heart • Shortness of breath
	Panic Disorder	
	Social Anxiety Disorder	
	Separation Anxiety Disorder	
	Agoraphobia	
	Specific Phobias	



Learn more about [anxiety](#).

Attention Deficit Hyper-Activity Disorder

Many symptoms of ADHD are “normal”, but if these symptoms are long in duration, uncontrollable, and frequent they might be a cause for concern.

Disorder	Diagnosis	General Symptoms
Attention Deficit Hyper-Activity Disorder	"ADHD"	<ul style="list-style-type: none"> • Inattention • Hyperactivity • Impulsivity



Learn more about [ADHD](#).

Bipolar Disorders

People with a bipolar disorder experience very high and very low moods compared to the typical mood changes most humans endure.

Disorder	Diagnosis	General Symptoms
Bipolar Disorder	Bipolar 1 Disorder	<ul style="list-style-type: none"> • Mania • Depression
	Bipolar 2 Disorder	



Learn more about [bipolar disorder](#).

Eating Disorders

It is normal to think about what your next meal will be, but when thoughts surrounding food and weight begin to preoccupy your focus, attention, and energy -- it might be a sign of an eating disorder.

Disorder	Diagnosis	General Symptoms
Eating Disorder	Anorexia Nervosa	<ul style="list-style-type: none"> • Extreme food & weight issues that cause serious emotional & physical problems.
	Bulimia Nervosa	
	Binge Eating Disorders	



Learn more about [eating disorders](#).

Depression

Most people experience at least one depressive episode in their lifetime. If symptoms begin to affect your ability to function, it is essential to seek treatment.

Disorder	Diagnosis	General Symptoms
Depression	Depressive Episodes	<ul style="list-style-type: none"> • Hopelessness, guilt, suicidal thoughts • Lack energy, interest, or concentration • Changes in sleep, appetite, movement
	Major Depressive Disorder	



Learn more about [depression](#).

Post-Traumatic Stress Disorder

It is normal to experience a short-term response to traumatic events, but it is important to recognize & find treatment if the event causes lasting effects on your mental health.

Disorder	Diagnosis	General Symptoms
Post-Traumatic Stress Disorder	"PTSD"	<ul style="list-style-type: none"> • Hypervigilance • Recurring involuntary and intrusive distressing memories • Avoidance • Cognitive & mood symptoms



Learn more about [PTSD](#).

Obsessive-Compulsive Disorder

It is common to experience occasional reoccurring thoughts (obsessions) or behaviors (compulsions), however, in those with obsessive-compulsive disorder, these symptoms interfere with daily life for more than an hour each day.

Disorder	Diagnosis	General Symptoms
Obsessive Compulsive Disorder	"OCD"	<ul style="list-style-type: none"> • Compulsions: repetitive acts to relieve stress from obsessions • Obsessions: repetitive intrusive, irrational thoughts/impulses.
	OCD w/ Body Dysmorphic Disorder	
	OCD w/ Hoarding Disorder	
	OCD w/ Trichotillomania	



Learn more about [OCD](#).

Psychotic Disorders

Psychosis is not a break from reality, but someone’s thoughts being disrupted by hallucinations. It is vital to seek treatment if your ability to clearly think, manage emotions, or relate to others is impeded by delusions or hallucinations.

	Diagnosis	General Symptoms
Psychotic Disorders	Schizoaffective Disorder	<ul style="list-style-type: none"> • Hallucinations • Delusions • Disorganized thinking • Depressed Mood • Manic Behavior
	Delusional Disorder	
	Schizophrenia	
	Schizophreniform	
	Brief Psychotic Disorder	



Learn more about [psychosis](#).

Substance Use Disorders

Some people use certain substances recreationally, but it is crucial to recognize your behavior and check in with your intentions, coping strategies, mental health, & frequency of use.

Disorder	Diagnosis	General Symptoms
Substance Use Disorder	Substance Use Disorder	<ul style="list-style-type: none"> • Feeling of needing the drug to function • Withdrawal from others • Changes in behavior or risky behavior
	Co-occurring Disorders (substance use w/ other mental illness)	



Learn more about [substance use disorders](#).

Source: [National Alliance on Mental Illness](#)

Treatment Types



There are a variety of treatments for mental health, so it can be helpful to be informed on what options exist. It is essential that you work with a mental health professional that you trust to determine what treatment route(s) may be best for you.

Below are some common types of treatment and care providers for mental health, which are highlighted for educational purposes only and are not intended to replace guidance from a mental health professional.

If you're curious about ways to pay for mental health treatment, check out our [Mental Health & Insurance](#) section:

[Mental Health & Insurance](#)

Types of Treatment

Treatment Type	Details
Psychotherapy ("talk therapy")	<p>Environment: Confidential office setting or online</p> <ul style="list-style-type: none"> • Private Practice • Community or county mental health centers • Substance Abuse Treatment Centers • Teletherapy: Online services, video calls, & phone calls <p>Purpose: Collaborative treatment between an individual and a psychologist to explore and understand thoughts and behaviors while gaining coping skills through various types of treatment.</p>
Hospitalization	<p>Environment: Hospital or institution</p> <p>Purpose: close monitoring to accurately diagnose patient, determine treatment, and adjust medications if illness worsened.</p>
Peer Support Services	<p>Environment: communities often have nonprofits or organizations where you can gather with others experiencing similar diagnoses or mental health issues.</p> <p>Purpose: Often in tandem with treatment, this can motivate individuals to fuel recovery and find community.</p>
Medication	<p>After a diagnosis from a mental health professional, some patients may be prescribed medication that is necessary for their mental health needs.</p> <p><i>Examples of medication: antidepressants, antipsychotic medications, mood stabilizers, sedatives, and stimulants</i></p>

Source: [NAMI.org](https://www.nami.org)

Types of Care Providers

There are different Mental Health care providers that offer a range of services. To begin, it is often helpful to first consult your primary care provider who may refer you to local services that can also accept your health insurance.

If you have health insurance but you do not currently have a primary care physician, you can use your insurer's website to locate providers with the mental health specialties you are seeking. After seeking advice from a medical professional, you can further seek the types of mental health professionals who can best serve your needs.

Purpose: Assessment and/or Therapy	
Provider Title	About
Psychologists	<ul style="list-style-type: none">• Evaluate & diagnose mental health using clinical interviews, psychological evaluation, & testing.• Provide individual or group therapy.• Training: Ph.D. or a Psy.D
Counselors, Clinicians, & Therapists	<ul style="list-style-type: none">• Evaluate mental health.• Provide therapeutic techniques based on specific training programs.• Training: master's degree• Licensure examples: LPC, LMFT, LCADAC
Clinical Social Workers	<ul style="list-style-type: none">• Evaluate mental health.• Provide therapeutic techniques based on specific training programs.• Training: master's in social work.

Learn more about [Mental Health Professionals](#).

Purpose: Prescribing and/or Monitoring Medication

Provider Title	About
Psychiatrists	<ul style="list-style-type: none"> • Diagnose mental health conditions. • Prescribe, monitor, & provide therapy on occasion. • Training: M.D. or D.O. with psychiatric training.
Psychiatric or Mental Health Nurse Practitioners	<ul style="list-style-type: none"> • Assess & diagnose mental health. • Provide therapy & prescribe & monitor medications in some states. • Trained w/ a master’s or Ph.D. in nursing with focus in psychiatry.
Primary Care Physicians	<ul style="list-style-type: none"> • Prescribe medication. • Help determine a treatment plan & refer to mental health professional. • Training: M.D. or D.O
Family Nurse Practitioners	<ul style="list-style-type: none"> • Prescribe medication. • Help determine a treatment plan & refer to mental health professional. • Training: masters or Ph.D. in nursing.
Psychiatric Pharmacists	<ul style="list-style-type: none"> • Prescribe or recommend medication. • Educate, evaluate, & manage medication treatment. • Training: PharmD

Purpose: Other Miscellaneous

Provider Title	About
Certified Peer Specialists	<ul style="list-style-type: none"> • Education, training, & abilities differ case by case.
Social Workers	
Pastoral Counselors	

Source: NAMI.org

Online assessment tools

Before seeking professional mental health guidance or treatment you may consider online self-assessment tools. However, it is imperative to avoid self-diagnoses, as online assessment tools can be ineffective or non-definitive. In conjunction with the advice of a health professional, you can check out some examples of online assessment tools that can be used to get you started in the process of evaluating your mental health:

- Mental Health America: [Mental Health Online Screening](#)
- Substance Abuse & Mental Health Services Administration (SAMHSA): [Resources](#)
- Anxiety and Depression Association of America: [Self-Assessment Tools](#)
- Myhealth.va.gov (Veteran): [Self-screening Tools](#) (PTSD, Depression, Alcohol Use, etc.)
- MindWise Innovations (Military): [Mental Health Screening](#) (Specific or Wide-Range)

It is important to reiterate that these online tools do not, and should not, replace the professional consultation by a mental health professional, but merely function as a starting point at which you can begin reflecting on your mental health.

Getting Mental Health Care



Why it's Important to Receive Mental Health Care

Mental health comprises of emotional, psychological, and social aspects of our lives. Being mentally healthy is vital to our ability to function effectively in our daily lives. When mental health concerns arise, it is important to address them because mental health care:

- **Improves overall quality of life.** Addressing our mental health concerns allows us to enjoy life, form healthy relationships, find purpose, and engage in activities that are meaningful to us.
- **Reduces the likelihood of substance abuse.** People with poor mental health are at a higher risk of developing substance abuse issues. Mental health care can help treat the root causes of substance abuse problems.
- **Prevents mental health disorders.** Regular mental health care can help detect early signs of mental health disorders, making it easier to treat and prevent further complications.
- **Promotes physical health.** Mental health and physical health are connected. Taking care of your mental health can help reduce the risk of certain health conditions.
- **Enhances school and work performance.** Good mental health helps individuals focus, learn, and perform better at school or work.

How to Get Mental Health Care

Did you know that mental health care is essential for our overall health and well-being? Mental health affects physical health and poor mental health can lead to physical health problems, just like poor physical health can lead to mental health problems. For example, common mental health conditions such as anxiety and depression have been linked to physical conditions like [heart disease](#) and [stroke](#). It's important for us to be advocates for our own mental health and address mental health issues early so we can help prevent the development of more severe health problems down the road.

Mental health care can help individuals live their best life. For instance, when left untreated, mental health conditions can interfere with daily functioning, work, and relationships. Mental health care can help us learn coping skills and techniques to manage our symptoms, which can ultimately improve our overall emotional and physical well-being. Again, it's important to seek help early so that those experiencing mental health issues can recover and get treatment. Early intervention for mental health problems can

prevent them from becoming more severe and potentially life-threatening. For instance, many mental health conditions, such as anxiety and depression, can be effectively treated with therapy and/or medication.

We can all probably agree that seeking support for mental health issues can be difficult due to the stigma and discrimination that still exists. However, by seeking care and openly discussing our mental health struggles, we can help reduce the stigma and create a more supportive environment for others who are struggling with their mental health. There are also laws designed to increase access to health care for mental health and reduce stigma. For instance, the [Mental Health Parity and Addiction Equity Act](#) (MHPAEA) is a federal law that requires health insurance plans to provide the same level of coverage for mental health treatment as they do for medical treatment. This means that health insurance plans must cover mental health treatment at the same level as they cover physical health treatment.

Seeking care for mental health issues should be viewed as a proactive step towards better health, rather than a sign of weakness. Now, let's help you get started on your path of taking care of your mental health care by delving into some options that can help you get the support you deserve.

To see what options there are for mental health care, check out:

[Employer-sponsored Options](#)

[Uninsured Options](#)

[Government Options](#)

The Affordable Care Act mandates that all health insurance plans cover essential health benefits, including mental health. If you're looking to sign up for health insurance, check out our [Marketplace Open Enrollment](#) guide.

If you or someone you know is struggling with their mental health, contact a mental health professional for support. If you need immediate assistance that is not life threatening, the [National Alliance on Mental Illness](#) (NAMI) provides a helpline for people experiencing mental health concerns: 1-800-950-NAMI (6264).

Employer-sponsored Options for Mental Health



Employer-sponsored Options for Mental Health

Employers can provide an array of options for mental health care as part of their employee benefits package. Here are some of the most common employer-sponsored options for mental health care:

- **Employee Assistance Programs (EAPs).** These programs are generally offered by employers as a benefit and can help employees address mental health concerns.

[Learn more about EAPs](#)

- **Health Insurance.** Most employers offer health insurance as part of their benefits package. Many health insurance plans include coverage for mental health services.

- **Telehealth Services.** Many employers offer telehealth services as part of their benefits package, which can be especially beneficial to workers who have limited time, competing responsibilities, or live in remote areas.

- **Wellness Programs.** Employers may offer wellness programs that can include activities that improve mental wellness, such as exercise classes, meditation and mindfulness workshops, and stress reduction trainings.

- **Mental Health Days.** Some employers offer mental health days off work without using their vacation or sick time.

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Employee Assistance Programs



Employee Assistance Programs

Prioritizing mental health at work can help both employees and employers as healthy employees are the driving force of an organization's success. Recent research by nonprofit Transamerica Institute found that 43% of workers often feel anxious or depressed. EAPs are often provided by employers as a part of their employee benefits package and are designed to support employees address a wide range of mental health issues, such as anxiety and depression.

Although Employee Assistance Programs (EAPs) may cover services beyond mental health, we will exclusively cover mental health support in this section of our guide. To learn more about the full range of services potentially offered by an EAP, check out our podcast episode [Employee Assistance Programs Explained](#).

How Employee Assistance Programs can help

When we struggle with mental health issues, many aspects our life can be impacted, including our ability to effectively work. For instance, we may experience reduced productivity, miss work ("absenteeism"), or show up to work without being engaged ("presenteeism") when we have unaddressed mental health concerns.

An EAP may provide confidential and professional support to employees. Contacting your EAP is a proactive first step to getting help for mental health concerns. EAPs typically offer short-term counseling and referrals to specialized mental health providers for long-term care.

The specific supports offered by an EAP may vary, so it's important to check with your employer to see what services are available. Typically, EAPs offer:

- *Crisis Intervention.* We all go through hard moments in life which can make our lives feel out of control. Crisis intervention services provide immediate support and guidance in emergency situations. If you want to learn more about how to support someone in the direct aftermath of a traumatic event, check out our podcast episode [Psychological First Aid: Responding to Trauma](#).
- *Short-term Counseling.* Many of us will face depression, anxiety, substance abuse, and other issues that require counseling. An EAP may offer short-term counseling to help us navigate these situations.
- *Referral Services.* Sometimes our mental health concerns require long-term care. In these situations, a referral to a mental health professional such as a therapist or psychiatrist would be necessary.

- *Wellness resources.* Some EAPs may offer helpful wellness resources such as workshops on healthy eating, mindfulness, and stress management.

Looking for ways to pay for mental health services?

FSA & HSA

If you or someone you know is struggling with their mental health, find out if your employer offers an EAP or contact a mental health professional for support. If you need immediate assistance that is not life threatening, the [National Alliance on Mental Illness](#) (NAMI) provides a helpline for people experiencing mental health concerns: 1-800-950-NAMI (6264).

Health Savings Account & Flexible Spending Account



Health Savings Account & Flexible Spending Account

You can use your Health Savings Account (HSA) or Flexible Spending Account (FSA) to pay for the cost of mental health care qualified expenses.

Although Health Savings Accounts & Flexible Spending Accounts may cover services beyond mental health, we will exclusively cover mental health support in this section of our guide. Learn more about HSAs by listening to our podcast episode, [Health Savings Accounts Explained](#).

Health Savings Account

A Health Savings Account (HSA) is a tax-advantaged savings account that workers can use to pay for eligible health care expenses, such as services related to mental health. HSAs are typically offered when we have a high-deductible health insurance plan. This allows us to set aside pre-tax dollars to pay for eligible health care expenses. You can't contribute more than the annual [IRS-allowed limit](#), which is \$3,850 for an individual, and \$7,750 for a family in 2023.

HSAs offer various advantages, such as tax-free contributions, tax-free withdrawals for eligible expenses, and the ability to roll over unused funds from plan year to year.

Keep in mind that not all mental health expenses may be eligible for reimbursement under an HSA, so always check with your HSA provider (or employer) to see what expenses are covered.

Some eligible expenses for mental health may include:

- Prescription medications prescribed for mental health conditions, such as anxiety or depression.
- Out-of-pocket costs for therapy sessions with a therapist or psychiatrist.
- Co-payments or deductibles associated with mental health care services.
- Behavioral health programs, such as grief counseling or addiction recovery programs.

Flexible Spending Account

A Flexible Spending Account (FSA) is a tax-advantaged account that workers can use to pay for eligible health care expenses, such as services related to mental health. FSAs are typically offered as a part of an employee benefits package and allow employees to set aside pre-tax dollars to pay for eligible health care expenses. You can't contribute more than the annual [IRS-allowed limit](#), which for 2023 is \$3,050 for

an individual, and \$5,000 per household or \$2,500 if married, filing separately. It's important to note that employers may also set a maximum contribution limit for employees if they want.

One key feature of an FSA is that the funds are "use it or lose it" meaning that they do not roll over into the following plan year. Also, you cannot have an FSA if you're self-employed.

Keep in mind that not all mental health expenses may be eligible for reimbursement under an FSA, so always check with your FSA provider (or employer) to see what expenses are covered. Some eligible expenses for mental health may include (similar to HSAs):

- Prescription medications prescribed for mental health conditions, such as anxiety or depression.
- Out-of-pocket costs for therapy sessions with a therapist or psychiatrist.
- Co-payments or deductibles associated with mental health care services.
- Behavioral health programs, such as grief counseling or addiction recovery programs.

If you or someone you know is struggling with their mental health, contact a mental health professional for support. If you need immediate assistance that is not life threatening, the [National Alliance on Mental Illness](#) (NAMI) provides a helpline for people experiencing mental health concerns: 1-800-950-NAMI (6264).

Uninsured Options for Mental Health Care



Uninsured Options for Mental Health Care

Mental health care is essential because it plays a significant role in our overall well-being. If you or someone you know don't have insurance, and you need mental health services, there are some options:

Government programs: Some states have programs that are run by the government that offer free or low-cost mental health services. Government agencies may also offer online therapy options available for free or at low cost. Learn more about [government programs](#).

Teletherapy: There are many online therapy platforms, like [Betterhelp](#) or [Talkspace](#), that offer therapy to those who are uninsured or to those that have insurance but still are unable to afford mental health services.

Mental Health Clinics: There are some mental health clinics that are free or low cost for those that do not have insurance. These clinics can be operated by nonprofits, religious institutions, or government agencies.

Support groups: There are many support groups out there for those that are struggling with their mental health. The National Alliance on Mental Illness (NAMI) has a [directory](#) for support groups.

Federally qualified health centers: Federally qualified health centers are nonprofits that provide preventive and primary care to underserved communities. Many FQHCs also provide mental health services such as:

- Screening and assessment for mental health conditions
- Psychiatric services
- Substance use disorder treatment
- Counseling services
- Referrals

If you or someone you know is struggling with their mental health, contact a mental health professional for support. If you need immediate assistance that is not life threatening, the [National Alliance on Mental Illness](#) (NAMI) provides a helpline for people experiencing mental health concerns: 1-800-950-NAMI (6264).

Government Programs for Mental Health



Government Programs for Mental Health

Government programs play an essential role in providing access to mental health care for those who need it— and especially for those who may not have access to private insurance or cannot afford to pay for care out-of-pocket. Below are some government programs that cover mental health services:

Medicaid: [Medicaid](#) is a federal and state-funded health insurance program that provides health coverage to low-income individuals, including coverage for mental health services. You can enroll any time. Mental health services covered by Medicaid include:

- Outpatient mental health services
- Inpatient mental health services
- Prescriptions
- Partial hospitalization
- Care management

Medicaid also covers translation services for those with limited English proficiency, as well as transportation services to and from mental health appointments.

Medicare: Medicare is a federal health insurance program for people aged 65 and older, as well as those with specific disabilities. It covers a range of mental health services, including counseling, therapy, and medication. See our [Medicare](#) guide for more information about this program.

Substance Abuse and Mental Health Services Administration (SAMHSA): [SAMHSA](#) is a federal agency that offers a national helpline and resources for mental health.

Veterans Affairs (VA): The VA provides mental health supports to veterans, including counseling, therapy, and more. It also has programs that specifically address post-traumatic stress disorder and traumatic brain injury.

State Mental Health Agencies: Each state has a appointed mental health agency that provides services and resources for people with mental health conditions. These agencies may offer counseling, therapy, and other services.

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Visit Transamerica Institute's website for more on health, personal finance, and retirement security resources, including its health care guides, cookbook series, podcast, academic collaborations on workplace wellness and age-friendly employers, and the 21st Annual Transamerica Retirement Survey. Follow Transamerica Institute on Twitter @TI_insights and Facebook.

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