



RESEARCH REPORT

65+ OPINION STUDY

Report prepared by:



RESEARCH REPORT

65+ OPINION STUDY

Introduction

Licensed Marriage Family Therapists (LMFTs) and Licensed Mental Health Counselors (LMHCs) currently make up approximately 40% of mental health service providers in the country. However, unlike psychiatrists, psychologists and licensed clinical social workers, LMFTs and LMHCs are not covered providers under Medicare. In order to better understand public opinion on this issue, the American Association for Marriage and Family Therapy (AAMFT) recently sponsored a study to understand seniors' perception of a policy initiative focused on extending Medicare coverage to LMFTs and LMHCs.

- The study revealed that seniors overwhelmingly support expanding Medicare coverage to LMFTs and LMHCs, and that there is widespread agreement that such a policy change would be very helpful to seniors.
- The study also identified that lack of Medicare coverage is one of the primary barriers for seniors who desire mental health services. In addition, seniors noted unaffordability as another major barrier. Extending coverage to LMFTs and LMHCs would help to immediately address the first barrier and could ultimately reduce the financial costs of mental health services for seniors around the country.
- Finally, mental health resources are under incredible strain right now, and this likely to be particularly true for providers covered under insurance programs like Medicare. Extending coverage to additional sources of support should help reduce the burden on existing providers and improve the timeliness and quality of mental health services.

RESEARCH REPORT

65+ OPINION STUDY

Seniors Strongly Support Inclusion of LMFTs/LMHCs as Covered Medicare Providers

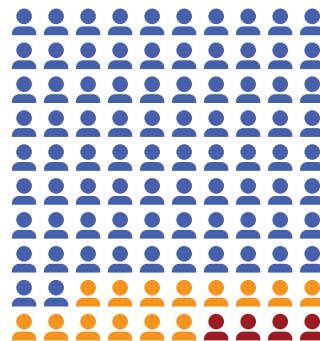
Seniors expressed significant support for including LMFTs and LMHCs as covered Medicare providers. Over four-fifths of seniors (82%) supported the inclusion of LMFTs and LMHCs as covered providers, while only 4% indicated they did not support inclusion. The strong levels of support were mirrored by widespread agreement that the policy would help seniors. Over 85% of seniors agreed that a policy that included coverage would be helpful to seniors.

It is important to note the degree to which seniors are supportive of this policy initiative and the potential benefits of a policy change. Within the group that are supportive of inclusion, over one-half (54%) of seniors **strongly** support inclusion of LMFTs and LMHCs as covered providers. Similarly, within the group that believe the policy would have a positive impact, 65% believe that the policy would help “a lot”. Only 1% of seniors expressed strong opposition to the policy, and only 4% do not believe the policy initiative will help.

The overall breadth and depth of the support demonstrates that LMFTs and LMHCs could become significant sources of mental health support for seniors. Seniors clearly view LMFTs and LMHCs as deserving of Medicare coverage and are nearly unanimous in their view that an updated policy would be beneficial. As such, a Medicare network that includes LMFTs and LMHCs would be better positioned to respond to seniors’ mental health needs by providing additional layers of covered services.

Support for Inclusion of LMFTs / LMHCs as Covered Providers

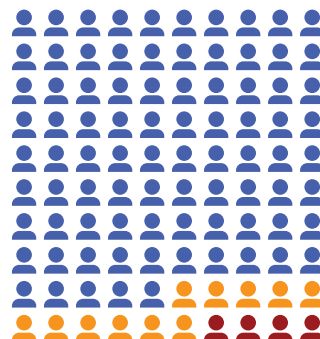
Q: Do you or do you not support the inclusion of licensed marriage and family therapists (LMFTs) and licensed mental health counselors (LMHCs) as eligible Medicare providers?



- 82% of seniors support a policy that includes LMFTs & LMHCs as Medicare covered providers
- 14% have no opinion on policy
- 4% oppose the policy

Perceived Impact of Policy Idea if Implemented

Q: Do you or do you not support the inclusion of licensed marriage and family therapists (LMFTs) and licensed mental health counselors (LMHCs) as eligible Medicare providers?



- 85% of seniors agree the policy would help seniors if implemented
- 11% have no opinion
- 4% believe it would not help seniors

RESEARCH REPORT

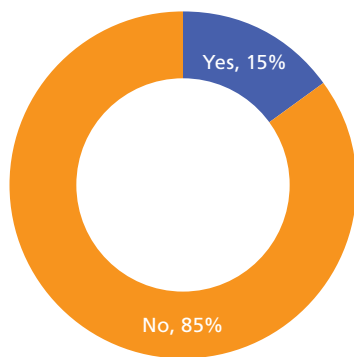
65+ OPINION STUDY

Most Seniors Are Unaware that Medicare Does Not Cover LMFTs/LMHCs

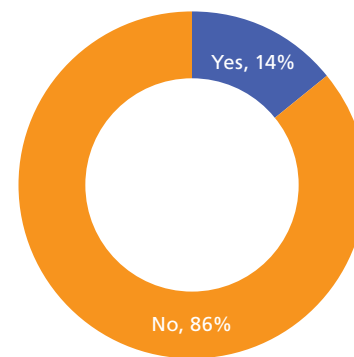
Prior to this study, most seniors were under the impression that LMFTs and LMHCs were covered under Medicare. Eighty-five percent of seniors were unaware that LMFTs were not covered, while 86% indicated the same about LMHCs. Furthermore, only 12% of seniors who desired mental health services were aware that Medicare did not cover LMFTs, while 10% were aware LMHCs were not covered.

Consequently, seniors seeking support from LMFTs and/or LMHCs may end up with the impression that LMFTs/LMHCs are not legitimate sources of therapy, particularly in comparison with covered providers, such as psychiatrists, psychologists and licensed clinical social workers. This dynamic could cause seniors to cease seeking support, especially in areas where there is little availability among psychiatrists and psychologists.

Awareness that LMFTs are Not Covered Providers under Medicare



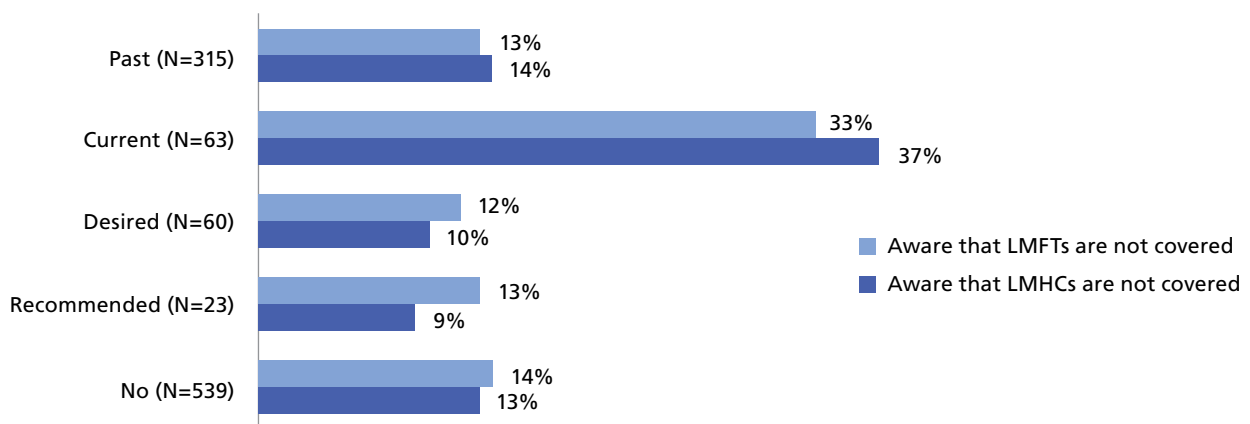
Awareness of LMHCs are Not Covered Providers under Medicare



Q: Currently, licensed marriage and family therapists (LMFTs) are not covered providers under Medicare. Were you aware of this before taking this survey?

Q: Currently, licensed mental health counselors (LMHCs), also known as licensed professional counselors, are not covered providers under Medicare. Were you aware of this before taking this survey?

Level of Awareness by Experience with Mental Health Providers



*Statistical testing was conducted to determine whether differences between groups were significant. For both questions on awareness of LMFTs and LMHCs, there was a significant difference in awareness between seniors currently seeking mental health services and all other groups.

RESEARCH REPORT

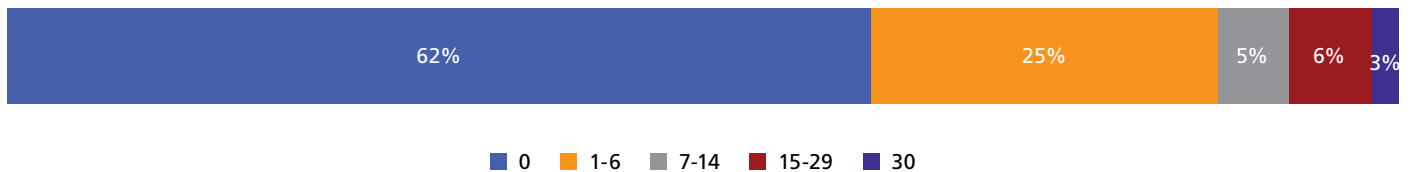
65+ OPINION STUDY

Despite Concern, Most Seniors are Not Accessing Mental Health Services

The survey results reveal that most seniors are not accessing mental health services. Four in five (80%) of seniors have not accessed any mental health services within the last five years, and within that group over half (53%) have not accessed mental services within the last 20 years. In contrast, nearly two-fifths of seniors (38%) were concerned about their mental health at least once in the previous 30 days. Within that group, over one in ten (14%) were concerned about their mental health on at least seven days within the same time period.

Among those who have ever accessed mental health services, slightly over one-fifth (23%) have seen an LMHC, while slightly less (18%) have seen an LMFT. As was discussed earlier, LMFTs and LMHCs currently comprise approximately 40% of mental health service providers around the country. As such, expanding Medicare coverage to LMFTs and LMHCs would improve the likelihood that seniors are able to access mental health service providers within their communities.

Number of Days Seniors Concerned About Mental Health out of Last 30



Q: Now thinking about your mental health, which includes stress, depression, and problems with emotions, for how many days during the past 30 days did your mental health concern you?

RESEARCH REPORT

65+ OPINION STUDY

Lack of Medicare Coverage is a Primary Barrier to Mental Health Services

While most seniors are not currently seeking mental health support, those seniors that are currently in need of mental health services (either of their own accord or through recommendations) noted three primary barriers to accessing service. Critically, lack of Medicare coverage and a lack of affordability are the leading barriers to obtaining mental health services. The third barrier is a lack of comfort in going to see a provider. Even among those who indicated they were not seeking support, lack of coverage and affordability remained primary barriers to seeing a mental health provider.

Providing seniors with another affordable source of mental health services should immediately help those currently seeking support, especially for those that are unable to access psychiatrists or psychologists. Furthermore, including more providers in the Medicare network should reduce wait times for all mental health services and provide relief to existing covered providers that are currently overburdened by patient demand.

	Past	Desired	Recommended	No
<i>Base: Not currently seeing a mental health professional</i>	315	60	23	539
I no longer/do not need or want to see a mental health provider	68%	5%	26%	81%
Medicare will not pay for a mental health provider	14%	57%*	43%*	10%
I can't afford mental health services	12%	53%	39%	9%
I don't feel comfortable going to see a provider	2%	23%	43%	6%
I was unable to find a mental health provider	3%	15%	–	–
I no longer/do not believe in mental health professionals	1%	2%	4%	3%
There are no mental health professionals in my area	2%	3%	9%	1%
Other:	13%	13%	4%	8%

*Statistical testing was conducted to determine whether differences between groups were significant. For this answer, there was a significant difference between seniors currently seeking mental health services (either of their own accord or through recommendations) and all other groups.

Q: Which, if any, of the following are reasons _____ a mental health professional?

RESEARCH REPORT

65+ OPINION STUDY

Conclusions

1. **There is near universal support for extending Medicare coverage to LMFTs and LHMCs.** This support is mirrored by widespread agreement that coverage of LMFTs and LHMCs would be very helpful for seniors.
2. **Prior to the study, most seniors were unaware that LMFTs and LHMCs were not covered by Medicare.** This could cause seniors seeking mental health services to doubt the legitimacy of LMFTs and LHMCs, particularly in comparison to Medicare-eligible mental health providers.
3. **Seniors who are seeking mental health services cited lack of Medicare coverage and lack of affordability as two primary barriers to obtaining support.** Extending Medicare coverage to LMFTs and LHMCs would help address both issues and bring mental health services to a great number of seniors around the country.

Methodology

AAMFT engaged Vault Consulting to conduct this research study. Vault Consulting utilized a panel provider to survey 1,000 Americans aged 65 and over. Participants were recruited using a programmatic online sample exchange (PSE) for the sample source. The PSE is designed to ensure a higher quality sample with a more consistent, representative profile than would otherwise be the case using a single-source online panel.

The survey launched on February 22, 2022, and closed on March 9, 2022. Quotas were set by gender, age, race / ethnicity, and region to ensure a representative sample. The survey was administered online and the median time to complete was seven minutes.

About Vault Consulting

Vault's specialized services are intentionally structured to help associations, nonprofits and their affiliates perform rigorous business functions and advance missions with efficiency, assurance, and an accelerated pace.

Vault provides full-service outsourced accounting and research programs for associations, nonprofits, and their affiliates. With deep expertise, we provide clients with steadfast support, secure handling of sensitive information and the resourceful counsel necessary to transform information into action.

RESEARCH REPORT

65+ OPINION STUDY

Demographic Profile of Respondents

Age	N	%
65-74	751	75%
75-84	229	23%
85+	20	2%
Total	1,000	100%

Gender	N	%
Male	490	49%
Female	510	51%
Total	1,000	100%

Income	N	%
<\$50k	439	44%
\$50k-\$99k	310	31%
\$100K+	251	25%
Total	1,000	100%

Race	N	%
Asian	57	6%
Black	134	13%
White	766	77%
Other	43	4%
Total	1,000	100%

Hispanic/Latinx or Spanish Origin or Descent	N	%
No	908	91%
Yes	92	9%
Total	1,000	100%

Region	N	%
Northeast	170	17%
Midwest	210	21%
South	390	39%
West	230	23%
Total	1,000	100%



American Association for Marriage and Family Therapy
112 South Alfred Street | Alexandria, VA 22314-3061
Phone: (703) 838-9808 | Fax: (703) 838-9805
www.aamft.org