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Medicaid

Overview

While the majority of health care is provided through the private market, and the largest programs are administered by the federal government, state governments also play a critical role in how healthcare is delivered. There are many health programs that are common across the states, and ensuring MFT recognition and participation by these programs is key to the success of the profession. AAMFT and our divisions have been advocating for MFT inclusion in these critical programs for many years and have made great progress, but there is much work to be done. The following are some of the largest and most influential state healthcare programs and the status of MFT reimbursement. [read more \(pdf\) >](#)

Medicaid is the largest provider of mental health services in the United States. Medicaid is the primary source of health care for low-income families with children, the low-income elderly, and people with disabilities. In 2006, 45 million people were enrolled in Medicaid. Excluding prescription drugs, behavioral healthcare costs amount to 10% of all Medicaid spending.

Medicaid is a joint federal-state partnership in both funding and administration. The federal government funds a majority of all Medicaid spending in almost each state, with poorer states receiving a higher percentage of federal funding. On average, state spending on Medicaid accounts in 2008 accounted for approximately 22% of total spending by the states. Medicaid provides coverage for more than 40% of non-elderly persons living in poverty and 25% of all children.

Medicaid is overseen by the Centers for Medicare and Medicaid Services (CMS), an agency within the United States Department of Health and Human Services. Although federal guidelines require all states to cover specific categories of people and types of benefits, each state administers its own Medicaid program. In each state, the program is administered by an agency designated by the governor as the state Medicaid agency. Most states have a traditional Medicaid program, as well as managed care plans.

Some people confuse the Medicaid program with Medicare, because both were established by federal statute and because there is some overlap in their purpose and beneficiary populations. Both Medicaid and Medicare provide health insurance to the low-income elderly and people with disabilities. Approximately 1 in 6 Medicare beneficiaries are "dual eligibles" who are enrolled in both programs. However, Medicare is purely a federal program, funded and administered at the federal level, in contrast to Medicaid's federal-state partnership.

Medicaid covers a variety of services. State Medicaid programs are required to cover mandatory services, such as physician and hospital services. Additionally, states may cover certain optional services, such as family therapy. Medicaid mental health benefits are covered through several mandatory and optional service categories, such as physician and psychologist services, outpatient services provided in hospitals and clinics, rehabilitation services, and personal care services. Although the states are required to provide mandatory services, the states have discretion in determining the duration and scope of coverage for services.

MFT Recognition in Medicaid

Federal rules allow for the use of MFTs as providers, but do not mandate recognition of MFTs. After many years of advocacy, approximately thirty-eight states now have at least some reimbursement or recognition of Family Therapists in their Medicaid programs. As the largest provider of mental health benefits in a state, comprehensive Medicaid recognition of MFTs is crucial to the success of the profession. The level of recognition is currently varied as many states have multiple Medicaid products and MFTs are covered by some Medicaid products and not others. In some states, MFTs and other Master's level providers can only receive Medicaid reimbursement if their services are performed in a clinic or other institutional setting.

Most states describe the details of their Medicaid services and provider qualifications in a Medicaid provider manual. An examination of this manual is usually the easiest way to determine which mental health benefits are offered and within which service category, and whether MFTs may provide these benefits. Most of these manuals are now available online. Since mental health and substance abuse benefits are provided through several service categories and different provider settings, it is important to examine the entire manual to determine if MFTs are eligible providers in all of the relevant service categories.

State Chart

MFT Recognition in State Medicaid Plans

State	MFTs included in Medicaid plans?	State	MFTs included in Medicaid plans?
Alaska	Partly	Montana	No
Alabama	Partly	North Carolina	Yes
Arkansas	Yes	North Dakota	No
Arizona	Partly	Nebraska	Yes
California	Yes	New Hampshire	Yes
Colorado	No	New Jersey	Yes
Connecticut	Yes	New Mexico	Yes
District of Columbia	No	Nevada	Yes
Delaware	Yes	New York	No
Florida	Yes	Ohio	Yes

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Georgia	Yes	Oklahoma	Yes
Hawaii	Yes	Oregon	Yes
Iowa	Yes	Pennsylvania	No
Idaho	Yes	Rhode Island	Partly
Illinois	Yes	South Carolina	Yes
Indiana	Partly	South Dakota	No
Kansas	Yes	Tennessee	Yes
Kentucky	Partly	Texas	Partly
Louisiana	No	Utah	Yes
Massachusetts	Partly	Virginia	Yes
Maryland	Partly	Vermont	Yes
Maine	Yes	Washington	No
Michigan	No	Wisconsin	Yes
Minnesota	Yes	West Virginia	No
Missouri	No	Wyoming	Yes
Mississippi	No		

Based on data collected by AAMFT staff and reports from AAMFT division leaders. Data represents AAMFT's best estimate of the status of MFT recognition in Medicaid plans for each state. "Partly" means that some, but not all, Medicaid mental health programs, or Medicaid managed care plans recognize MFTs. Even plans that appear to broadly recognize MFTs might not recognize MFTs as providers in each service category or health plan. Since MFT status with these plans is subject to change, AAMFT does not guarantee that these plans will recognize MFTs.

SEHP Fact Sheet

All states offer some form of health benefits for eligible state employees and their dependents. Approximately 3.4 million state employees and retirees are covered by a state employee health plan. The AAMFT has developed the following fact sheet concerning these plans and the role of MFTs within these plans.

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TherapistLocator

Over 15,000 marriage and family therapists are listed in TherapistLocator.net. The therapists are Clinical Members of the AAMFT, and as such must meet stringent training and education requirements established by the AAMFT. All AAMFT Clinical Members have agreed to abide by the AAMFT Code of Ethics. This Directory will assist you in locating a marriage and family therapist in your area. When seeking the services of a marriage and family therapist be sure to ask if your potential therapist is a Clinical Member of the AAMFT or look for the following logo identifying a Clinical Member of the AAMFT.



Visit the AAMFT [TherapistLocator.net](http://www.aamft.org/TherapistLocator.net), a public service of the AAMFT. There you will find information about a range of problems facing today's families, and you can search for a qualified family therapist in your area.

[read more >](#)

Vendorship Fact Sheet

In a majority of states, MFTs have achieved recognition under state Freedom of Choice (Vendorship) and Any Willing Provider laws. These laws require certain health plans to reimburse MFTs for providing mental health services covered by the plan. The following fact sheet developed by AAMFT provides an overview of MFT recognition under these laws in each state.

[read more >](#)

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