

# 5 Ways to Get Affordable Mental Health Care

Access to mental health services is a critical part of staying healthy. According to the National Alliance on Mental Illness, in any year, one in five adults and 17% of youth ages 6-17 in the United States experience some form of mental illness. Paying for mental healthcare can be costly, especially if you do not have health insurance.

While mental health costs vary depending on your location and health insurance coverage, the typical hour-long therapy session costs anywhere from \$50 to \$250. If you go weekly, the cost can end up being between \$200 and \$1,250 a month. Since mental health issues are usually not resolved quickly, patients may need to continue with treatment for years. Patients with severe mental illness or substance abuse requiring a residential facility pay between \$3,000 and \$60,000 per month.

According to a research report commissioned by the Mental Health Treatment and Research Institute, LLC, the average amount spent on mental health and substance abuse services annually is \$5,932, however, those in the top 10% of mental healthcare spenders paid an average of \$41,631. Mental health and substance abuse treatment accounted for 56.5% of overall healthcare costs, while serving just over a quarter (27.3%) of the US population.

However, there are ways to get access to **affordable mental health care**. Explore these possibilities.

## 1. Understand Your Health Insurance Coverage

The Affordable Care Act (ACA) and the Mental Health Parity and Addiction Equity Act of 2008 require that health insurance plans include at least some coverage for mental health and that the coverage is comparable with physical healthcare costs, although there are a few exceptions. So, the vast majority of insured Americans already have **insurance that covers therapy**. Contact your insurance company to find out the answer to the following questions:

- What is the co-pay for the different kinds of mental health services?
  - Therapy – This is “talk therapy” where a trained therapist or counselor will help you manage your symptoms, resolve issues and give you improved coping skills
  - Psychiatrist – This is a medical professional who is authorized to prescribe medication such as antidepressants, mood stabilizers, ADHD medications, antipsychotics and other pharmaceutical treatments
  - Mental health tele-therapy – This is when you meet with a therapist or psychiatrist virtually using your computer or phone
  - Residential treatment – These are psychiatric facilities where patients live and receive mental health therapies over a period of time
- For the different types of treatment, is there a maximum number of allowed visits and if so, how many are allowed in a year period?

- What is the maximum out-of-pocket costs you are required to pay for in a year?
- Are there any other caps or limitations on mental healthcare?
- Do you need a referral from your primary physician for mental health services?
- Where can you find in-network mental health professionals and facilities?

Call the mental healthcare provider before you go to verify that they still are in-network with your insurance.

## 2. Visit Your Local Community or County Health Center

Community health centers have grown significantly since the ACA and Mental Health Parity Acts were passed, as have the number of mental health visits they provide. Community health centers include both county health departments and private non-profit organizations. Over three quarters of community health centers provide mental health services. Community health centers may provide outpatient individual and group therapy, medication management, mobile crisis units, mentoring programs and case management services. Case management includes help evaluating mental health providers, coordinating care among providers and identifying **affordable mental health care** resources.

In addition to providing **affordable therapy** and other mental health care services, community health centers are located within underserved and low-income communities, making it convenient to get the care you need.

County health departments provide healthcare, including mental health and sometimes substance abuse care for free or nominal cost. Some private non-profit centers accept Medicaid and Medicare and/or receive grant money from state health departments, while others receive funding primarily from donations and private insurance.

Because they are non-profit, the cost per session tends to be lower than private practitioners and they frequently offer **sliding scale therapy** based on income. In fact, according to the National Association of Community Health Centers, community health centers charge 41% less than comparable care elsewhere.

You can find community health centers near you with the Substance Abuse and Mental Health Service Administration's (SAMHSA) Mental Health Locator [<https://findtreatment.samhsa.gov/>]. Once you have identified community health centers near you, contact them to see if they provide mental health services, which services they provide and if there are any restrictions on whom they serve.

## 3. Try a College or University Clinic

University and college programs that train therapists and psychiatrists need to give them real world experience in helping patients, while still being under the supervision of an experienced mental health professional. Often, they will have clinics where these students and young professionals offer their services for no fee or a lower fee than more established therapists and

psychiatrists. These clinics can be a great place to find a **cheap therapist**. Contact your local college or university's psychology department or medical school and ask if they have a clinic that offers mental health services to train their psychology and psychiatry students. If they do not have one on campus or in the community, ask if there is a community health center where their students get their on-the-job training.

If you decide to use one of these clinics, you will need to sign a waiver saying that you understand that the individuals providing the therapy or psychiatric services are students and outlining your rights. In these types of clinics, there will always be a more experienced mental health professional overseeing the student therapists and young psychiatrists. If you have a problem with your mental health professional or want a second opinion, you can always schedule an appointment with the program supervisor.

#### 4. Look into Employer- or School-Provided Mental Health Resources

Some employers provide free or reduced cost mental health visits as part of their employee benefit package, whether or not they have employer-paid health insurance coverage. These programs are called employee assistance programs, or EAPs. Depending on the company and the third party EAP plan they choose, EAPs may be available to all employees, full time employees only or employees and their family members.

EAPs help employees cope with issues such as mood volatility and depression, substance abuse, interpersonal relationships, serious illness, legal problems and financial stress. If the EAP-provided counselor determines that more help is needed, he or she may refer the employee to an outside mental health professional. Some EAPs assist with work/life balance by helping employees find affordable childcare, elder care or other family support.

The services may involve in-person meetings, telephone meetings or video chat meetings. Usually, there is a cap at the total number of sessions that can be provided through the EAP. Although the service is being paid for by the employer, the sessions will be confidential and not shared with your employer according to law.

Likewise, students attending a college or university may have access to free or **affordable mental health care**. Your school may offer these services through the school's health clinic or through a separate counseling center. In addition to individual therapy, university clinics may offer support groups. As with EAPs, the number of sessions may be limited, but the counseling centers usually have a list of therapists in the area to whom they refer patients. They may also have a support group that meets your needs.

#### 5. Utilize Telehealth Services

Telehealth can provide affordable online therapy from the comfort of your home. More healthcare professionals are providing more telehealth services, a form of **online therapy**, have grown exponentially since the COVID-19 pandemic, and many health insurance plans as well as

Medicaid plans are now covering them. Telehealth comes in two forms: real-time video meetings and store-and-forward, which means that the patient would send information to the therapist or psychiatrist through secure email or messaging, and then would receive a reply back from the healthcare provider. Real-time video telehealth visits are more likely than store-and-forward to be covered, both by private insurers and Medicaid. If you have an existing therapist or psychiatrist, ask if **online counseling** is available, and if so, if they entail a lower cost.

In addition to individual **online therapy** sessions, you can explore joining one of the **online support groups** available. **Online support groups** are virtual gatherings of people who share some common traits or challenges and can offer each other emotional support. Go to Support Groups Central [<https://www.supportgroupscentral.com/index.cfm>] to see if there is one suitable for you.

Another alternative is **online counseling** via mobile apps. Popular mental health telemedicine apps include Talkspace and BetterHelp. Talkspace claims to be 80% less expensive than face-to-face therapy. Some health insurance providers will cover the fees in mental health counseling apps, so if you have insurance, contact the company to find out if this type of **online counseling** is covered. Other apps like Youper and Moodpath provide mental health tools you can use on your own without a therapist.

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