

Episode 21: Mental Health Options: Getting Care Limited Funds or No Health Insurance



Note: This is a machine transcription. Please excuse any punctuation or other weirdness:)

Intro:

Sometimes you are in a dark place and getting out of that is hard...reaching out for help is well difficult...what will people think...are you weak...you tell yourself to be strong.

Finally, you find the courage to reach out, but where do you find the right resources, and can you afford the help you need?

Get Savvy...Demystifying Healthcare – 30 second commercial

Are you tired of the high cost of healthcare? Are you overwhelmed trying to navigate a complicated healthcare system?

Welcome to Get Savvy...Demystifying Healthcare weekly podcast where we take complicated healthcare topics and make them simple.

Imagine if you could stop feeling paralyzed with fear and frustration and instead be empowered to make smart healthcare decisions for you and your family.

Get Savvy with your host, Sandy Kibling, a healthcare professional changing how healthcare knowledge is shared.

What we will discuss:

1. Types of Mental Health Therapy Services
2. The Cost of Mental Health Services
3. Finding Affordable Options for Mental Healthcare

Types of Mental Health Therapy

No matter what your situation is, help is out there. Mental health counselors have the tools to help you manage moments of uncertainty and mental well-being, whether you need help managing psychological and behavioral health issues, such as stress, anxiety, depression, and trauma.

You can get mental health services through health insurance providers, Medicaid, or private therapists. We will take a look at more about these options later and will be providing some key resources.

Mental illness treatment can take place in a variety of settings and typically involves a multidisciplinary team of providers such as counselors, psychologists, psychiatrists, nurses, mental health aides, and peer support professionals. One of these settings is...

Psychiatric Hospitalization - Treatment typically consists of stabilization, close monitoring, medication, administration of fluids and nutrition, and other necessary emergency care. People may be voluntarily or involuntarily hospitalized. A person may be involuntarily hospitalized when they either are severely disabled or are a danger to themselves or others. A person is a candidate for psychiatric hospitalization when they have:

- Severe mental health symptoms.
- Hallucinations or delusions.
- Suicidal or homicidal ideation.
- Not slept or eaten for days.
- Lost the ability to care for themselves due to mental health symptoms.

Inpatient treatment - May also be referred to as residential mental health treatment, takes place in a residential facility on a 24/7 basis.

This level of care is best suited for those who need constant medical supervision as well as those with relatively severe, long-term symptoms who have not shown significant progress after outpatient mental health intervention.

Mental illness treatment at an inpatient facility typically consists of the following types of treatment:

- Individual psychotherapy/counseling
- Group therapy
- Medication
- Medical supervision
- Recreational therapies
- Complementary therapies (e.g., yoga or meditation)

Outpatient Mental Health - This treatment does not require participants to live at the treatment center. Instead, participants visit the treatment center or therapist's office on certain days of the week.

Outpatient mental illness treatment is best suited for those with:

- Mild to moderate symptoms.
- A solid support system.
- The ability to function outside of the treatment environment.

Many different types of mental health treatment options are offered on an outpatient basis. These include:

- Individual therapy
- Group therapy
- Family therapy
- Support groups
- Intensive outpatient care
- Partial hospitalization
- Psychiatric medications and outpatient medical management.

Dual Diagnosis Treatment - This treatment offers comprehensive mental health services for those struggling with both a mental health condition and an addiction or substance use disorder. Dual diagnosis treatment addresses and treats both conditions simultaneously.

For example, if an addicted person has an anxiety disorder, they may relapse to self-medicate the unmanaged anxiety. Treating the underlying mental health conditions and traumas that contribute to the addiction can help prevent relapse and maintain sobriety for a more positive long-term solution.

Psychotherapy (talk therapy) - Effectively treats a wide range of mental health conditions and is offered in both inpatient and outpatient settings. During talk therapy, a person or group discusses their issues with a therapist who can help them process their feelings and learn new coping skills.

There are many different types of psychotherapy available, such as:

- **Individual therapy:** Individual therapy is a form of talk therapy where an individual works one on one with a therapist to address unresolved feelings, traumas, and mental health problems using a variety of different strategies and approaches.
- **Group therapy:** Group therapy is typically led by a therapist and consists of a various number of participants. Group therapy is usually focused on specific topics that everyone in the group is working on. For example, a therapist may lead a group therapy session on anger management, postpartum depression, or suicide.
- **Family therapy:** Family therapy is a form of psychotherapy where family members meet with a therapist to resolve issues. Family therapy is often conducted by a licensed marriage and family therapist (MFT) who specializes in family therapy.

Medication Management - This care can be used to treat the symptoms of mental illness. Medications are often used in combination with psychotherapy and are offered in both inpatient and outpatient mental health settings.

- **Antidepressants:** Antidepressants treat the symptoms of depression, but in some cases they may also be prescribed for anxiety or insomnia.
- **Anti-anxiety medications:** Anti-anxiety medications can help people who suffer from generalized anxiety, social anxiety, or panic attacks. These drugs are only meant to be used in the short-term, and long-term use can lead to dependence and addiction.
- **Mood stabilizers:** Mood stabilizers are commonly prescribed for people with bipolar disorder and related mood disorders to stabilize mood and prevent significant mood swings, mania, and depression.
- **Antipsychotics:** Antipsychotics are typically prescribed to treat schizophrenia and other psychotic disorders, and may sometimes be prescribed to individuals with bipolar disorder who are exhibiting psychotic symptoms (often during a manic episode).

Always speak with your provider for the best options for you

12-Step Programs and Support Groups – These programs may be good complementary therapies for people who are undergoing psychotherapy and/or taking medication.

These groups are available for people dealing with a wide range of mental or behavioral health and substance abuse problems, including:

- Alcohol abuse
- Drug abuse
- Gambling, shopping, video gaming, and other behavioral addictions
- Anxiety and depression
- Eating disorders

The Cost of Mental Health Services

If you need a therapy session and have no insurance there are options for you. The amount you pay is based on the type of therapy and other factors. But, on average, expect to pay \$100 to \$200 for a 1-hour session in most parts of the U.S.

The American Psychological Association (APA) estimates it takes 15 to 20 sessions to see improvement from therapy. But most people see meaningful results over a longer period, like 20 to 30 sessions.

You will typically start with an initial assessment, where your therapist will create a treatment plan. For example, h/she may recommend 20 sessions. If each session is \$150, your total costs would be about \$3,000. If you need additional sessions that will increase your out-of-pocket costs.

It's a good idea to discuss treatment length with your therapist to help you be better prepared and make the most of each session and get the treatment you need but also be aware of the more affordable mental health options we will discuss in just a bit.

What factors affect the cost of therapy?

The total costs depend on many factors such as:

- Treatment type: Individual, couples therapy, and group therapy may have different fees.
- Therapist's expertise: A highly trained therapist with many years of experience may charge more than one with less experience.
- Therapist's specialty: Treatment with a therapist specializing in a specific or challenging mental health condition may be more expensive.

- Therapist's reputation: It may cost more to receive treatment from a highly regarded specialist who's in demand.
- Location of therapy: Treatment fees are usually higher in cities with higher living costs.
- Treatment length: A 15 minute-session treatment may cost less than a 30 minute-session one.
- Online vs. in-person therapy: Virtual therapy is often cheaper than in-person sessions.

How To Find Mental Health Services

To find a mental health provider, you have several options:

- Ask your health insurance company for a list of covered providers or use the provider directory.
- Seek a referral or recommendation from your primary care provider.
- Ask trusted friends, family or clergy.
- Check to see whether your company's employee assistance program (EAP) or student health center offers mental health services or ask for a referral.
- Contact a local or national mental health organization by phone or on the internet, such as the [National Alliance on Mental Illness \(NAMI\)](#). I will add a link to this in the show notes.
- Search the internet for professional associations that have directories of mental health providers, such as the [American Medical Association](#), the [American Psychiatric Association](#), or the [Association for Behavioral and Cognitive Therapies](#).

Let's discuss affordable therapy resources if you are concerned about paying for care. In some cases, I will mention what the pricing is at the time of this recording, but it changes all the time so make sure you click on that link in the resources to get the latest information.

APPS:

Talkspace

- Cost: ranges from \$69 to \$129 a week depending on your subscription plan
- What it's best for: consistent teletherapy appointments

There are more than 3,000 counselors available with expertise in conditions and concerns like depression, anxiety, addiction, and more.

Plans include text, video, audio messaging, and live sessions.

Better Help - Cost: \$60 to \$90 a week, billed monthly and usually a low flat fee for unlimited therapy with your therapist. What it's best for: teletherapy appointments and financial aid
BetterHelp is an online teletherapy platform and app that offers 24/7 access to your mental health professional. You can have therapy appointments via texts, live chat, phone calls, and video calls.

Directories:

Online-Therapy.com - The Online Therapy Directory exclusively lists the best online therapists in the world. Each online therapist is thoroughly researched to ensure they have sufficient education, experience, and online therapy training to effectively serve clients.

FindTreatment.gov:

- Cost: free
- What it's best for: finding treatment for addiction within your budget

Part of the Substance Abuse and Mental Health Services Administration, FindTreatment.gov is a website that allows you to search for sliding scale therapists and addiction treatment options who practice in cities across the nation. Rates will be determined by your income. There's also an option to search for free services.

You can also call them at 800-662-HELP (4357).

Open Path Psychotherapy Collective

- Cost: \$40 to \$70, depending on the type of session
- What it's best for: affordable in-person or online psychotherapy
-

Open Path Psychotherapy Collective is a nonprofit nationwide network of mental health professionals dedicated to providing in-office and online mental health care—at a steeply reduced rate—to clients in need.

Open Path provides middle and lower-income level clients with affordable mental health care. They also have a quick video that walks you through the process.

Best support group resources:

Mental Health America lists specialized support group resources on their webpage. If you or a loved one has recently been diagnosed with a health condition, like cancer or diabetes, hospital social workers can also provide a list of support groups in the community.

Free or low-income mental health services:

If you don't have health insurance, and you can't pay out of pocket for mental health care, low-fee or free community mental health clinics can provide the care you need.

I was listening on the news in my state of Colorado and one of the community health centers had just received a grant of \$4M to hire mental health staff to support the needs of our community so make sure you check out these community health options. I will add the link where you can search for a community clinic near you.

These clinics are staffed by psychotherapists and psychologists but often use student psychologists, student mental health counselors, and student social workers who are supervised by licensed, experienced professionals. Services are often provided at no cost or at a remarkably reduced rate.

To find a clinic in your local area, contact the National Alliance on Mental Illness (NAMI) HelpLine or go to MentalHealth.gov.

I covered a lot of this in Episode 19: No Healthcare Insurance what are your options.

Crisis and suicide prevention hotlines - If the situation has become overwhelming and you or someone you know needs help urgently there are options no cost to you.

Crisis Text Line - The Crisis Text Line is a free service available to anyone who is experiencing a mental health crisis. This can include feeling like you need or want to talk with someone about something that's causing you stress, anxiety, or discomfort, or if you're contemplating self-harm or having suicidal thoughts.

Text HOME to 741741 from anywhere in the United States, anytime. A live, trained Crisis Counselor receives the text and responds, all from our secure online platform. The volunteer Crisis Counselor will help you move from a hot moment to a cool moment.

Suicide prevention – if you suspect someone is at immediate risk of self-harm or hurting another person: Try Suicide and Crisis lifeline by dialing 988

I hope this mental health discussion and resources have been helpful to you. Know there are options out there, don't go without the care you need...your worth it!

In our next episode we will discuss...8 Major Problems with the US Healthcare System Today – I believe awareness is key to help us change and navigate our healthcare system.

Until then...Get Savvy