

How to afford Mental Health Care

As we continue working on our to educate membership on resilience/recovery and accessing and advocating for mental health, we look into how to pay for therapy.

Therapy can be life-changing. It can give you a safe space to work through mental health struggles and provide you with the skills to cope. It can help you heal from pains in your past, increase your confidence, and send you on your way feeling stronger. Going to therapy can be a fantastic tool to help lead you to a happy, fulfilling life full of clear goals and strong relationships.

Sounds simple, right? *Not so fast...*

Yes, therapy can be an amazingly positive experience. But the cost of an average session can be anywhere from \$75 to \$200. For some, that cost just isn't realistic. If you don't have insurance, or if your insurance doesn't cover mental health services, you may not know what to do next. We believe therapy is a resource that everyone should have access to, and luckily, other people do too. Here are five reasonably priced ways you can work therapy into your life.

Ask your therapist about their sliding scale options

A sliding scale is an option that you can address before or during your first session with a therapist. Many therapists will adjust their hourly fee to match your income or base it on the financial resources you have to put towards therapy. *You just have to ask.*

It can also be an option if you've already been seeing a therapist and need to reevaluate your spending.

Imagine you've found your dream therapist. Everything's going great: you're comfortable, the sessions feel productive, and you're truly benefiting from their help. But suddenly your life takes a U-turn and you find that your finances are in a tough spot. You can't afford their services anymore—what now?

Don't panic. Start a dialogue with your therapist and explain your situation to them. Not all therapists will provide a sliding scale to their clients, but it doesn't hurt to ask.

Look into a University Health Clinic program

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If you happen to live near a university or college connected with an outpatient psychology program, there are students that are hungry to help at little to no cost. They have been given the same information as a seasoned therapist, but they won't have the same number of years under their belt—which isn't necessarily a bad thing. A university intern or resident could be a great fit in your search for a therapist.

Give your local university a call and ask if they have an outpatient psychology program for the general public.

Group therapy

For some, struggling with mental health issues can feel very isolating, and the support of a community can be extremely helpful. Group therapy typically costs about *a third of the price* compared to an individual session, and there you can share your story, hear from others dealing with similar issues, receive advice from a professional, and avoid the added stress of cost. While not the classic style of therapy most people would imagine, this could be the right fit for some. Community mental health centers near you should be able to guide you towards the certified group therapist that can be the most beneficial to you.

Take it Online

There are many resources available online or through an app—and you don't even need to leave your couch!

While these aren't as low-cost as the other options, this is still a great alternative for some. It can also be the best resource for someone with a packed schedule. Online help services like [Talkspace](#) and [Better Help](#) are on the more affordable end of the spectrum, with costs ranging from \$45 – \$70 per week. A huge added benefit to this is the ability to message your therapist anytime and anywhere. You can even video chat, in case you crave more of a face-to-face experience.

Utilize the benefits of a nationwide non-profit

[Open Path is a national non-profit network of mental health professionals](#) that are committed to providing therapy at a reduced rate. Therapist fees are between \$30-60 a session, and there's a whole slew of professionals for you to choose from. This a great option for people wanting to access in-person, high-quality services at an affordable price.