



How to Find An Affordable Therapist

STEP 1: FIND AN AFFORDABLE THERAPIST

Here's a list of links to some of the top search engines and directories where you can find a therapist. These websites offer search filters based on location, specialty, insurance, and other preferences to help you find a therapist that meets your needs.

DON'T FORGET TO UTILIZE THE SEARCH FILTERS:

Psychology Today: <https://www.psychologytoday.com/us/therapists>

TherapyDen: <https://www.therapyden.com/>

GoodTherapy: <https://www.goodtherapy.org/find-therapist.html>

Zencare: <https://www.zencare.co/>

BetterHelp: <https://www.betterhelp.com/>

Talkspace: <https://www.talkspace.com/>

OpenCounseling: <https://www.opencounseling.com/>

Theravive: <https://www.theravive.com/>

Network Therapy: <https://www.networktherapy.com/>

- 1.If you plan on using insurance (including Medicaid), you can either find a therapist through your insurance directory or plug your insurance provider into the search engine's filter.
- 2.You don't necessarily need to limit your search to therapists who take your insurance or offer sliding-scale prices. Many healthcare plans (outside of Medicaid) may partially or fully reimburse you if you have out-of-network coverage. Upon request, many therapists are happy to provide you with a superbill statement of your therapy fees that you pay the therapist in full up front and may submit to your insurance company for reimbursement. Contact your insurance carrier and ask:

- What are my "out-of-network" benefits for "outpatient mental health services"?
- What are my routine behavioral health care benefits?
- Do I need a referral from my primary care doctor?
- What is my deductible and have I met it?
- What amount do you cover for out of network providers?
- What credentials must my therapist have for me to receive reimbursement? (My therapist is an LMFT, LPC, LCSW, etc.).

STEP 2: REACH OUT

It is unfortunately common for therapists not to respond if they have a full caseload. So, it's best to put many irons into the fire.

- a. Message as many therapists as you can up front (preferably 5-10 minimum). Try to set up multiple consultation calls with 2-5 therapists and pick your favorite from there.
- b. Write a template of your initial reach-out message that you will copy and paste to various therapists. This should include:

1. Your insurance ID & Group #
2. Your upcoming availability in the next few days for a 15 min consultation call (It's nice if you can get all participating members on that call. But this isn't required).
3. Your regular weekly availability for 1-hour sessions.
4. Whether you are seeking individual, couples, or family counseling
5. What your main issues are (Don't get too in the weeds of the story here. Keywords are fine, aka. divorce/separation, addiction, anxiety, trauma, relational conflict, etc. is enough).

TEMPLATE EXAMPLE:

Hi, my name is _____ and I am looking for (in-person/telehealth) (individual/couples/family) counseling. Some of the issues I'd like to address are _____.

If using insurance: My insurance is _____ and my insurance number is _____.

If open to affordable private pay: What are your rates? And do you offer superbills or sliding scale rates?

My (weekly/biweekly) availability for sessions is _____. I'd love to schedule a consultation call in the next week, if possible. My upcoming availability for a consultation call is _____.

Thank you for your time. I look forward to hearing from you. You can reach me at (email/phone).

This will save you some back-and-forth messaging between multiple potential therapists who may or may not respond to you.

STEP 3: THE CONSULTATION CALL

Your therapist will likely ask what brings you to therapy. Summarizing your concerns/issues for a therapy consultation call can be intimidating. You only have 15-20 minutes. So it's important to be concise yet comprehensive. Here are some tips:

- **Focus on Key Points:** Identify the main issues or challenges you're facing that you'd like to address in therapy. Keep your summary brief and to the point.
- **Use Keywords:** Use keywords or phrases that encapsulate your concerns. For example, instead of providing a detailed narrative, you might mention "anxiety," "relationship issues," "trauma," "work stress," or "self-esteem."

- **Prioritize:** If you have multiple concerns, prioritize them based on their significance to you. This will help you stay focused and ensure that you cover the most important topics during the consultation.
- **Be Honest and Open:** Be honest about your struggles and any specific goals or outcomes you hope to achieve through therapy. Transparency will help the therapist understand your needs better.
- **Practice Beforehand:** Take some time to practice summarizing your concerns aloud or jotting down key points. This will help you articulate your thoughts more effectively during the consultation.
- **Ask for Guidance:** If you're unsure about how to summarize your concerns, don't hesitate to ask the therapist for guidance. They can help you refine your summary and ensure that it effectively captures your needs.

By following these tips, you can effectively summarize your concerns/issues during a therapy consultation call, allowing you to make the most of your time and ensure that the therapist has a clear understanding of what you're looking for in therapy.

QUESTIONS TO CONSIDER ASKING:

Review this list and pick 5 questions that are most important to you.

1.Payment and Logistics:

- What are your fees per session, and do you offer sliding scale options or payment plans?
- Do you accept insurance, and if so, which providers do you work with?
- Are telehealth sessions available, and do you offer in-person sessions as well?
- What is your availability for appointments, and how far in advance do I need to schedule sessions? What is your cancellation policy?

2.Treatment Approach and Specializations:

- Can you provide an overview of your therapeutic approach and the modalities you typically use in treatment?
- Do you have experience working with individuals who have similar concerns or issues as mine?
- Are there specific populations or conditions you specialize in treating?
- How do you tailor your approach to meet the unique needs and preferences of each client?

3.Insurance and Financial Considerations:

- Do you offer superbills for clients who wish to seek reimbursement from their insurance providers?
- Are there any additional costs or fees I should be aware of, such as cancellation fees or charges for missed appointments?
- Do you offer sliding scale appointments?

4.Accessibility and Accommodations:

- Do you provide accommodations for clients with disabilities or accessibility needs?
- How do you ensure confidentiality and privacy during telehealth sessions?

5. Professional Experience and Credentials:

- What is your level of education and experience in the field, and how long have you been practicing?
- Are you licensed and credentialed to practice therapy in this state?

6. Experience with Marginalized Populations:

- Can you tell me about your experience working with individuals from diverse cultural backgrounds, including marginalized or underrepresented communities?
- How do you integrate cultural competence and sensitivity into your therapeutic approach when working with clients from diverse backgrounds?
- What steps do you take to create a safe and inclusive space for clients who may have experienced discrimination, stigma, or systemic barriers?
- How do you address power dynamics and privilege within the client-therapist relationship, particularly when working with clients from marginalized communities?
- Do you engage in ongoing education or training to enhance your cultural competence and understanding of diversity-related issues in therapy?

7. End the Call

- Express gratitude for their time and information.
- Let them know that you will follow up with any additional questions or to schedule an appointment if you feel it's the right fit.
- If you decide not to move forward, politely thank them for their time and inform them that you'll continue your search.

After asking these questions, it's important to consider the "click factor." This refers to the personal connection and comfort level you feel with the therapist. Take note of how you feel during the call. Do you feel heard, understood, and respected?

Remember, to get optimal results, research shows that finding the right therapist is more about the connection than the credentials.

Trust Your Instincts



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