

BRIEF GUIDE ON

HOW TO FIND A THERAPIST

The purpose of this guide is to support folx in finding a psychotherapy provider based on individual needs, preferences and financial responsibilities.

**CREATED BY;
STEPHANIE JENSEN, MSW, LICSW**

Funding Therapy

HEALTH INSURANCE PLANS

Factors that may impact insurance coverage or how much you pay out of your own pocket for psychotherapy include deductibles, out of pocket maximums and copays.

In order to determine how these factors apply to your plan consider reviewing your health insurance manual or calling member services. There should be a customer service phone number on the back of your insurance card.

Call and ask the questions below to determine your plan's coverage for outpatient psychotherapy.

What is my policy effective date?

What is my deductible?

What is my copay?

What is my out of pocket maximum (OOP max)?

Do my deductible, co-pays & co-insurance apply toward my OOP max?

How much of my deductible have I spent this year?

What's my co-pay / co-insurance for individual and family therapy?

Is there a limit on the number of sessions per year?

If so, how many individual therapy sessions per year?

Is authorization required for individual and family therapy?

Do I have to reach my individual deductible or my family deductible?

What are my Out-Of-Network benefits for individual and family psychotherapy?

*out of network benefits cover providers outside of your plan's network

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PAYING OUT OF POCKET & SLIDING SCALE FEES

Paying for psychotherapy out of pocket means you are responsible for the fees outlined by your therapist. Psychotherapy fees vary by provider due to experience, training and service type.

Some therapists offer psychotherapy on a sliding scale. A sliding scale is offered to folx who meet financial criteria set by the therapist to qualify for a reduced fee per session.

Ask the questions below to determine out of pocket and sliding scale fees:

What is your hourly fee for individual and family therapy?

When is payment for each session due?

If I needed to could I pay weekly, bi-weekly or monthly?

What types of payment do you accept?

Do you offer a sliding scale?

What are the criteria to qualify for the sliding scale?

Finding a Therapist

THERAPIST DIRECTORIES

www.inclusivetherapists.com
www.therapyforblackgirls.com
www.latinxtherapy.com
www.therapyforlatinx.com
www.cliniciansofcolor.org
www.therapyforblackmen.org
www.therapyincolor.org
www.nqttcn.com/directory
www.asianmhc.org/apida
www.psychologytoday.com

Please note this is not an exhaustive list of therapist directories.

Other ways to find a therapist:

Google or internet search using key words that match the preferences you have for a therapist. Some key words could include trauma, depression, anxiety, gender, race, spirituality or other needs/preferences.

Contact your insurance provider by calling the customer services phone number on the back of your insurance card to request a list of therapists covered under your plan.

Request a referral from a primary medical provider.

Ask for word of mouth referrals if you are comfortable doing so.

Preparing for Initial Consultations

THE PURPOSE OF AN INITIAL CONSULTATION

The initial consultation is used as an opportunity to meet with a potential therapist briefly to determine if the therapist could be a good fit for your needs. The initial consultation typically lasts between 10-30 minutes.

The therapist will usually provide information about their background, experience and therapy approach. The therapist will also ask a few questions about what brings you to therapy and any specific needs or preferences you may have.

What you might be asked by a therapist in an initial consultation:

Have you been in therapy before? If yes, what was helpful or not helpful?

What brings you to therapy?

How do you want to pay for therapy? (Out of pocket, insurance, etc)

What are some preferences you have for a therapist? (Gender, culture, race, spirituality, experience with specific needs or symptoms, etc)

Questions to ask a therapist in an initial consultation:

What is your approach to therapy?

How do you structure therapy sessions?

How does the intake process work?

Are sessions virtual or in person?

What experience do you have working with _____ (insert needs or preferences here)?